

# 2007 Missouri Complaint Report

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(Insurance Companies Only)



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**Missouri Department of Insurance, Financial  
Institutions, & Professional Registration  
Statistics  
May 2008**

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## ***Preface***

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by DIFP between 2005 and 2007, and that were closed as of time of writing in 2008. All complaints are included, regardless of how the complaint was resolved.

Complaint data is presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Eight business lines are included:

- Total property and casualty (excluding accident and health)
- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines)
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

***Also Available from DIFP***

**Reports:** The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, Financial Institutions and Professional Registration, PO. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Department of Insurance Annual Report*
- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report*
- *Missouri Legal Malpractice (Closed Claim Report*
- *Missouri Products Liability (Closed Claim Report*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only), mobile home, earthquake, and private passenger automobile insurance.*

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## **Complaints by Line of Business**

<b>Total Complaints by Line 2003-2007</b>					
<b>Line of Business</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Private Passenger Auto	1,544	1,298	1,078	1,061	989
Homeowners	978	580	415	580	493
Other P&C	390	337	312	254	279
Total P&C Complaints	2,912	2,215	1,805	1,895	1,761
Long Term Care	101	86	128	73	77
Medicare Supplement	64	58	56	86	96
HMO	449	274	215	136	150
All Other A&H	920	782	817	818	1,037
Total A&H Complaints	1,534	1,200	1,216	1,113	1,360
Life and Annuities	511	542	537	483	505
<b>Total</b>	<b>4,957</b>	<b>3,957</b>	<b>3,558</b>	<b>3,491</b>	<b>3,627</b>

<b>Complaint Resolution by Line, 2003 - 2007 % of Complaints Resolved with Consumer Relief</b>					
<b>Line of Business</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2007</b>
Private Passenger Auto	39.5%	43.7%	43.3%	46.0%	47.0%
Homeowners	42.0%	45.5%	36.4%	41.9%	37.7%
Other P&C	42.6%	40.8%	41.6%	43.4%	49.1%
Total P&C	40.7%	43.7%	41.4%	44.4%	44.6%
Long Term Care	75.2%	65.2%	47.8%	64.2%	59.7%
Medicare Supplement	69.7%	69.0%	70.5%	73.4%	78.9%
HMO	54.1%	58.4%	44.3%	45.1%	54.1%
Other A&H	50.8%	49.1%	46.9%	56.2%	58.3%
Total &H	54.3%	53.4%	47.5%	56.6%	59.6%
<b>Life &amp; Annuities</b>	<b>63.7%</b>	<b>63.7%</b>	<b>48.9%</b>	<b>65.3%</b>	<b>63.8%</b>

<b>Total Property &amp; Casualty Complaints</b> <b>Excluding A&amp;H</b> <b>2005-2007</b>					
<b>Line of Business</b>	<b>Complaints 2005</b>	<b>Complaints 2006</b>	<b>Complaints 2007</b>	<b>% Change, 2005-2007</b>	<b>% Change, 2006-2007</b>
Aircraft	1	0	0	-100.0%	.
Boiler Machinery	0	0	1	.	.
Builders Risk	2	8	7	250.0%	-12.5%
Commercial Auto	73	73	77	5.5%	5.5%
Commercial Multi-Peril	71	69	71	0.0%	2.9%
Condo/Town	14	7	8	-42.9%	14.3%
Credit Property	0	0	2	.	.
Dwelling Fire	3	0	3	0.0%	.
Farmowner/Ranchowner	19	11	19	0.0%	72.7%
Federal Crop	3	1	1	-66.7%	0.0%
Federal Flood	2	0	0	-100.0%	.
Fidelity and Surety	4	3	2	-50.0%	-33.3%
Fire and Allied Lines - All	0	1	2	.	100.0%
General Liability	58	18	13	-77.6%	-27.8%
Group Homeowners	1	3	0	-100.0%	-100.0%
Group Private Passenger	2	1	0	-100.0%	-100.0%
Homeowners	345	514	427	23.8%	-16.9%
Inland Marine	3	6	9	200.0%	50.0%
Medical Malpractice	3	4	1	-66.7%	-75.0%
Mobile Homeowner	21	21	21	0.0%	0.0%
Motorcycle	14	8	14	0.0%	75.0%
Motorhome	10	9	2	-80.0%	-77.8%
Motorsport	0	2	1	.	-50.0%
Ocean Marine	3	0	0	-100.0%	.
Other	6	14	17	183.3%	21.4%
Private Passenger	1,046	1,034	972	- 7.1%	- 6.0%
Professional Liability/E&O	0	3	2	.	-33.3%
Rental	2	1	0	-100.0%	-100.0%
Renters/Tenants	12	19	10	-16.7%	-47.4%
Umbrella	2	1	2	0.0%	100.0%
Vehicle Service Contract	4	6	0	-100.0%	-100.0%
Warranty Contract	3	2	6	100.0%	200.0%
Watercraft	3	4	18	500.0%	350.0%
Workers' Compensation	75	52	53	-29.3%	1.9%
<b>Total</b>	<b>1,805</b>	<b>1,895</b>	<b>1,761</b>	<b>- 2.4%</b>	<b>- 7.1%</b>

Accident and Health Insurance Complaints by Line, 2005-2007					
Line of Business	Complaints 2005	Complaints 2006	Complaints 2007	% Change, 2005-2007	% Change, 2006-2007
Individual Accident and Health	505	454	633	25.3%	39.4%
Group Accident and Health	491	519	569	15.9%	9.6%
Credit Accident and Health	5	4	8	60.0%	100.0%
HMO	215	136	150	-30.2%	10.3%
<b>Total</b>	<b>1,216</b>	<b>1,113</b>	<b>1,360</b>	<b>11.8%</b>	<b>22.2%</b>



Life and Annuities Complaints by Line, 2005-2007					
Line of Business	Complaints 2005	Complaints 2006	Complaints 2007	% Change, 2005- 2007	% Change, 2006- 2007
Individual Life	367	308	378	3.0%	22.7%
Group Life	78	48	42	-46.2%	-12.5%
Annuities	71	115	75	5.6%	-34.8%
Credit Life	21	12	10	-52.4%	-16.7%
<b>Total</b>	<b>537</b>	<b>483</b>	<b>505</b>	<b>- 6.0%</b>	<b>4.6%</b>

**Complaints by Reason**

Private Passenger Automobile Insurance Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
<b>Claim Handling</b>					
Adjuster Handling	5	7	25	400.0%	257.1%
Adjuster Not Responding	0	2	0	.	-100.0%
Adverse Benefit Determination	0	2	1	.	-50.0%
Co-pay Issues	0	0	1	.	.
Comparative Negligence	9	7	20	122.2%	185.7%
Cost of Containment	0	0	1	.	.
Delays	228	225	236	3.5%	4.9%
Denial of Claim	172	174	168	- 2.3%	- 3.4%
Other	12	25	31	158.3%	24.0%
Postclaim Underwriting	0	2	2	.	0.0%
Preexisting Condition	0	1	0	.	-100.0%
Prompt Pay	0	3	0	.	-100.0%
Subrogation	4	2	6	50.0%	200.0%
Timeliness	0	2	0	.	-100.0%
Total Loss	0	0	8	.	.
Unsatisfactory Settlement/Offer	405	429	319	-21.2%	-25.6%
Usual, Customary, Reasonable	0	0	1	.	.
Value Dispute	1	1	3	200.0%	200.0%
<i>Subtotal</i>	<i>836</i>	<i>882</i>	<i>822</i>	<i>- 1.7%</i>	<i>- 6.8%</i>
<b>Marketing</b>					
Agent Handling	7	9	5	-28.6%	-44.4%
Delays	0	1	2	.	100.0%
Failure to Place	2	2	1	-50.0%	-50.0%
Fiduciary Theft	0	0	1	.	.
Fraud/Forgery	1	0	0	-100.0%	.
High Pressure Tactics	1	0	0	-100.0%	.
Misleading Advertising	0	0	1	.	.
Other	1	0	1	0.0%	.
Replacement	0	0	1	.	.
<i>Subtotal</i>	<i>12</i>	<i>12</i>	<i>12</i>	<i>0.0%</i>	<i>0.0%</i>
<b>Policy Service</b>					
Abusive Service	0	0	2	.	.
Coverage Question	20	18	15	-25.0%	-16.7%
Delays / No Response	3	1	2	-33.3%	100.0%
Information Requested	3	0	1	-66.7%	.
Other	7	8	6	-14.3%	-25.0%
Payment Not Credited	1	7	0	-100.0%	-100.0%

Private Passenger Automobile Insurance Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
Policy Delivery	0	2	2	.	0.0%
Premium Notice/Billing	51	60	40	-21.6%	-33.3%
Premium Refund	32	18	13	-59.4%	-27.8%
<i>Subtotal</i>	<i>117</i>	<i>114</i>	<i>81</i>	<i>-30.8%</i>	<i>-28.9%</i>
Underwriting					
CLUE Reports	0	0	1	.	.
Cancellation	28	7	24	-14.3%	242.9%
Credit Report	4	1	1	-75.0%	0.0%
Credit Scoring	5	0	1	-80.0%	.
Delays	0	0	2	.	.
Endorsement / Rider	0	2	1	.	-50.0%
Forced Placement	0	0	1	.	.
Nonrenewal	11	2	5	-54.5%	150.0%
Other	3	3	1	-66.7%	-66.7%
Premium and Rating	58	36	33	-43.1%	- 8.3%
Refusal to Insure	0	2	4	.	100.0%
Rescission	1	0	0	-100.0%	.
Surcharge	3	0	0	-100.0%	.
<i>Subtotal</i>	<i>113</i>	<i>53</i>	<i>74</i>	<i>-34.5%</i>	<i>39.6%</i>
<b>Total</b>	<b>1,078</b>	<b>1,061</b>	<b>989</b>	<b>- 8.3%</b>	<b>- 6.8%</b>

Homeowners Insurance Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
<b>Claim Handling</b>					
Adjuster Handling	2	5	5	150.0%	0.0%
Adjuster Not Responding	0	1	1	.	0.0%
Adverse Benefit Determination	0	0	1	.	.
Delays	79	74	69	-12.7%	- 6.8%
Denial of Claim	89	95	107	20.2%	12.6%
Mold	2	0	0	-100.0%	.
Other	3	8	4	33.3%	-50.0%
Post-claim Underwriting	0	1	1	.	0.0%
Prompt Pay	0	1	0	.	-100.0%
Subrogation	0	0	1	.	.
Timeliness	0	2	0	.	-100.0%
Unsatisfactory Settlement/Offer	101	259	160	58.4%	-38.2%
Willing Provider	0	0	1	.	.
<i>Subtotal</i>	<i>276</i>	<i>446</i>	<i>350</i>	<i>26.8%</i>	<i>-21.5%</i>
<b>Marketing</b>					
Agent Handling	5	4	5	0.0%	25.0%
Delays	0	1	1	.	0.0%
Failure to Place	6	4	4	-33.3%	0.0%
Fiduciary Theft	0	1	0	.	-100.0%
Fraud/Forgery	1	1	0	-100.0%	-100.0%
High Pressure Tactics	0	0	1	.	.
Misappropriation of Premium	1	1	0	-100.0%	-100.0%
Misleading Advertising	0	0	1	.	.
Misrepresentation	0	0	1	.	.
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>13</i>	<i>12</i>	<i>14</i>	<i>7.7%</i>	<i>16.7%</i>
<b>Policy Service</b>					
Abusive Service	1	1	0	-100.0%	-100.0%
Coverage Question	10	13	22	120.0%	69.2%
Delays / No Response	1	1	1	0.0%	0.0%
Information Requested	1	0	0	-100.0%	.
Other	1	10	1	0.0%	-90.0%
Payment Not Credited	0	1	0	.	-100.0%
Policy Delivery	0	3	4	.	33.3%
Premium Notice/Billing	13	24	17	30.8%	-29.2%
Premium Refund	23	13	14	-39.1%	7.7%
<i>Subtotal</i>	<i>50</i>	<i>66</i>	<i>59</i>	<i>18.0%</i>	<i>-10.6%</i>

Homeowners Insurance Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
Underwriting					
CLUE Reports	3	1	2	-33.3%	100.0%
Cancellation	20	11	14	-30.0%	27.3%
Credit Report	2	2	3	50.0%	50.0%
Credit Scoring	2	1	7	250.0%	600.0%
Delays	0	1	1	.	0.0%
Endorsement / Rider	0	3	1	.	-66.7%
Nonrenewal	19	19	17	-10.5%	-10.5%
Other	8	1	2	-75.0%	100.0%
Premium and Rating	17	16	22	29.4%	37.5%
Rate Classification	0	0	1	.	.
Refusal to Insure	3	1	0	-100.0%	-100.0%
Surcharge	1	0	0	-100.0%	.
Terrorism	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>76</i>	<i>56</i>	<i>70</i>	<i>- 7.9%</i>	<i>25.0%</i>
<b>Total</b>	<b>415</b>	<b>580</b>	<b>493</b>	<b>18.8%</b>	<b>-15.0%</b>

Accident and Health Insurance Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
<b>Claim Handling</b>					
Adverse Benefit Determination	2	0	0	-100.0%	.
Assignment of Benefits	3	0	0	-100.0%	.
Co-pay Issues	0	1	0	.	-100.0%
Coordination of Benefits	4	6	3	-25.0%	-50.0%
Cost of Containment	0	1	3	.	200.0%
Delays	125	116	145	16.0%	25.0%
Denial of Claim	419	414	443	5.7%	7.0%
Experimental	0	8	3	.	-62.5%
Medical Necessity	0	10	9	.	-10.0%
Obesity Service	1	0	0	-100.0%	.
Other	15	98	255	1600%	160.2%
Other-Pre-Existing	1	0	1	0.0%	.
Other-Provider Balance Billing	0	1	0	.	-100.0%
Out-of-Network Benefits	0	1	0	.	-100.0%
PCP Referrals	0	0	1	.	.
Post-claim Underwriting	0	2	1	.	-50.0%
Preexisting Condition	1	1	1	0.0%	0.0%
Total Loss	0	0	1	.	.
Unsatisfactory Settlement/Offer	125	74	44	-64.8%	-40.5%
Usual, Customary, Reasonable	3	1	2	-33.3%	100.0%
<i>Subtotal</i>	<i>699</i>	<i>734</i>	<i>912</i>	<i>30.5%</i>	<i>24.3%</i>
<b>Marketing</b>					
Agent Handling	2	7	8	300.0%	14.3%
Delays	1	6	1	0.0%	-83.3%
Failure to Place	0	1	1	.	0.0%
Fiduciary Theft	0	0	1	.	.
Fraud/Forgery	2	5	1	-50.0%	-80.0%
High Pressure Tactics	1	5	5	400.0%	0.0%
Misleading Advertising	2	1	1	-50.0%	0.0%
Misrepresentation	11	15	28	154.5%	86.7%
Policy Delivery	0	0	1	.	.
Suitability	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>19</i>	<i>41</i>	<i>47</i>	<i>147.4%</i>	<i>14.6%</i>
<b>Policy Service</b>					
Abusive Service	2	0	0	-100.0%	.
Access to Care	17	8	5	-70.6%	-37.5%

Accident and Health Insurance Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
Cash Value	1	0	0	-100.0%	.
Coverage Question	31	93	171	451.6%	83.9%
Delays / No Response	11	8	6	-45.5%	-25.0%
Inadequate Provider Network	1	0	0	-100.0%	.
Information Requested	2	1	0	-100.0%	-100.0%
Nonforfeiture	1	0	0	-100.0%	.
Other	22	7	8	-63.6%	14.3%
Payment Not Credited	2	2	2	0.0%	0.0%
Premium Notice/Billing	21	13	23	9.5%	76.9%
Premium Refund	81	28	17	-79.0%	-39.3%
Surrender Problems	0	0	1	.	.
<i>Subtotal</i>	<i>192</i>	<i>160</i>	<i>233</i>	<i>21.4%</i>	<i>45.6%</i>
Underwriting					
Cancellation	17	8	4	-76.5%	-50.0%
Delays	3	3	2	-33.3%	-33.3%
Endorsement / Rider	2	1	0	-100.0%	-100.0%
Other	6	6	2	-66.7%	-66.7%
Premium and Rating	50	19	5	-90.0%	-73.7%
Rate Classification	0	0	1	.	.
Refusal to Insure	12	4	2	-83.3%	-50.0%
Rescission	1	1	2	100.0%	100.0%
<i>Subtotal</i>	<i>91</i>	<i>42</i>	<i>18</i>	<i>-80.2%</i>	<i>-57.1%</i>
<b>Total</b>	<b>1,001</b>	<b>977</b>	<b>1,210</b>	<b>20.9%</b>	<b>23.8%</b>



Long Term Care Insurance Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
<b>Claim Handling</b>					
Assignment of Benefits	1	0	0	-100.0%	.
Cost of Containment	0	0	1	.	.
Delays	27	16	24	-11.1%	50.0%
Denial of Claim	19	10	13	-31.6%	30.0%
Other	1	10	14	1300%	40.0%
Unsatisfactory Settlement/Offer	9	6	1	-88.9%	-83.3%
<i>Subtotal</i>	<i>57</i>	<i>42</i>	<i>53</i>	<i>- 7.0%</i>	<i>26.2%</i>
<b>Marketing</b>					
Agent Handling	1	2	2	100.0%	0.0%
Delays	0	2	0	.	-100.0%
Fraud/Forgery	1	0	0	-100.0%	.
Misrepresentation	1	2	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>3</i>	<i>6</i>	<i>2</i>	<i>-33.3%</i>	<i>-66.7%</i>
<b>Policy Service</b>					
Access to Care	1	0	0	-100.0%	.
Coverage Question	0	3	10	.	233.3%
Delays / No Response	3	3	0	-100.0%	-100.0%
Nonforfeiture	1	0	0	-100.0%	.
Other	1	1	0	-100.0%	-100.0%
Premium Notice/Billing	8	2	9	12.5%	350.0%
Premium Refund	13	2	2	-84.6%	0.0%
<i>Subtotal</i>	<i>27</i>	<i>11</i>	<i>21</i>	<i>-22.2%</i>	<i>90.9%</i>
<b>Underwriting</b>					
Cancellation	4	1	0	-100.0%	-100.0%
Delays	0	1	0	.	-100.0%
Other	2	0	0	-100.0%	.
Premium and Rating	33	12	1	-97.0%	-91.7%
Refusal to Insure	1	0	0	-100.0%	.
Rescission	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>41</i>	<i>14</i>	<i>1</i>	<i>-97.6%</i>	<i>-92.9%</i>
<b>Total</b>	<b>128</b>	<b>73</b>	<b>77</b>	<b>-39.8%</b>	<b>5.5%</b>

Medicare Supplement Insurance Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
<b>Claim Handling</b>					
Coordination of Benefits	0	0	1	.	.
Delays	4	6	14	250.0%	133.3%
Denial of Claim	8	18	12	50.0%	-33.3%
Other	2	12	36	1700%	200.0%
Other-Provider Balance Billing	0	1	0	.	-100.0%
Unsatisfactory Settlement/Offer	7	4	1	-85.7%	-75.0%
<i>Subtotal</i>	<i>21</i>	<i>41</i>	<i>64</i>	<i>204.8%</i>	<i>56.1%</i>
<b>Marketing</b>					
Agent Handling	0	1	0	.	-100.0%
Delays	0	1	1	.	0.0%
Failure to Place	0	1	0	.	-100.0%
Fiduciary Theft	0	0	1	.	.
High Pressure Tactics	0	3	2	.	-33.3%
Misrepresentation	1	7	1	0.0%	-85.7%
<i>Subtotal</i>	<i>1</i>	<i>13</i>	<i>5</i>	<i>400.0%</i>	<i>-61.5%</i>
<b>Policy Service</b>					
Abusive Service	1	0	0	-100.0%	.
Access to Care	0	1	0	.	-100.0%
Coverage Question	2	8	11	450.0%	37.5%
Delays / No Response	0	1	0	.	-100.0%
Inadequate Provider Network	1	0	0	-100.0%	.
Other	2	1	4	100.0%	300.0%
Payment Not Credited	0	0	1	.	.
Premium Notice/Billing	0	6	3	.	-50.0%
Premium Refund	24	10	4	-83.3%	-60.0%
<i>Subtotal</i>	<i>30</i>	<i>27</i>	<i>23</i>	<i>-23.3%</i>	<i>-14.8%</i>
<b>Underwriting</b>					
Cancellation	0	1	0	.	-100.0%
Delays	1	1	0	-100.0%	-100.0%
Premium and Rating	3	2	3	0.0%	50.0%
Rate Classification	0	0	1	.	.
Refusal to Insure	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>4</i>	<i>5</i>	<i>4</i>	<i>0.0%</i>	<i>-20.0%</i>
<b>Total</b>	<b>56</b>	<b>86</b>	<b>96</b>	<b>71.4%</b>	<b>11.6%</b>

Life and Annuities Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
<b>Claim Handling</b>					
Delays	68	67	66	- 2.9%	- 1.5%
Denial of Claim	57	52	34	-40.4%	-34.6%
Other	5	107	196	3820%	83.2%
PostClaim Underwriting	2	0	0	-100.0%	.
Prompt Pay	1	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	29	16	7	-75.9%	-56.3%
Value Dispute	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>163</i>	<i>242</i>	<i>303</i>	<i>85.9%</i>	<i>25.2%</i>
<b>Marketing</b>					
Agent Handling	13	18	11	-15.4%	-38.9%
Churning	6	2	3	-50.0%	50.0%
Delays	2	5	1	-50.0%	-80.0%
Failure to Place	0	0	1	.	.
Fiduciary Theft	1	0	1	0.0%	.
Fraud/Forgery	4	1	5	25.0%	400.0%
High Pressure Tactics	3	3	1	-66.7%	-66.7%
Misappropriation of Premium	2	3	0	-100.0%	-100.0%
Misappropriations	2	0	0	-100.0%	.
Misleading Advertising	0	1	0	.	-100.0%
Misrepresentation	49	34	22	-55.1%	-35.3%
Misstatement on Application	2	0	0	-100.0%	.
Not Licensed	0	2	0	.	-100.0%
Replacement	3	2	1	-66.7%	-50.0%
Suitability	13	11	9	-30.8%	-18.2%
<i>Subtotal</i>	<i>100</i>	<i>82</i>	<i>55</i>	<i>-45.0%</i>	<i>-32.9%</i>
<b>Policy Service</b>					
Abusive Service	2	1	0	-100.0%	-100.0%
Accelerated Benefits	1	0	0	-100.0%	.
Cash Value	25	20	19	-24.0%	- 5.0%
Coverage Question	8	36	54	575.0%	50.0%
Delays / No Response	58	22	17	-70.7%	-22.7%
Information Requested	17	11	13	-23.5%	18.2%
Other	34	15	8	-76.5%	-46.7%
Payment Not Credited	4	2	3	-25.0%	50.0%
Policy Delivery	1	2	0	-100.0%	-100.0%
Premium Notice/Billing	14	15	16	14.3%	6.7%
Premium Refund	43	14	3	-93.0%	-78.6%

Life and Annuities Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
Surrender Problems	11	1	5	-54.5%	400.0%
<i>Subtotal</i>	<i>218</i>	<i>139</i>	<i>138</i>	<i>-36.7%</i>	<i>- 0.7%</i>
Underwriting					
Cancellation	18	3	4	-77.8%	33.3%
Delays	0	3	1	.	-66.7%
Endorsement / Rider	0	1	1	.	0.0%
Health Status	1	0	0	-100.0%	.
Other	6	1	1	-83.3%	0.0%
Premium and Rating	28	10	1	-96.4%	-90.0%
Rate Classification	0	1	0	.	-100.0%
Refusal to Insure	3	1	1	-66.7%	0.0%
<i>Subtotal</i>	<i>56</i>	<i>20</i>	<i>9</i>	<i>-83.9%</i>	<i>-55.0%</i>
<b>Total</b>	<b>537</b>	<b>483</b>	<b>505</b>	<b>- 6.0%</b>	<b>4.6%</b>

Health Maintenance Organizations Complaints by Reason, 2005-2007					
Reason	Complaints 2005	Complaints 2006	Complaints 2007	% Change 2005-2007	% Change 2006-2007
<b>Claim Handling</b>					
Adverse Benefit Determination	1	0	0	-100.0%	.
Assignment of Benefits	1	0	0	-100.0%	.
Coordination of Benefits	2	3	0	-100.0%	-100.0%
Cost of Containment	1	2	1	0.0%	-50.0%
Delays	27	7	6	-77.8%	-14.3%
Denial of Claim	109	65	74	-32.1%	13.8%
Experimental	0	6	1	.	-83.3%
Medical Necessity	0	3	4	.	33.3%
Obesity Service	1	0	0	-100.0%	.
Other	2	12	25	1150%	108.3%
Other-Provider Balance Billing	1	0	0	-100.0%	.
Out-of-Network Benefits	2	0	0	-100.0%	.
Unsatisfactory Settlement/Offer	37	13	5	-86.5%	-61.5%
Usual, Customary, Reasonable	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>185</i>	<i>111</i>	<i>116</i>	<i>-37.3%</i>	<i>4.5%</i>
<b>Marketing</b>					
Agent Handling	0	0	1	.	.
Delays	0	0	1	.	.
Fraud/Forgery	0	0	1	.	.
High Pressure Tactics	0	1	0	.	-100.0%
Misrepresentation	0	4	3	.	-25.0%
<i>Subtotal</i>	<i>0</i>	<i>5</i>	<i>6</i>	<i>.</i>	<i>20.0%</i>
<b>Policy Service</b>					
Access to Care	9	2	2	-77.8%	0.0%
Coverage Question	3	13	19	533.3%	46.2%
Delays / No Response	5	1	0	-100.0%	-100.0%
Other	8	2	2	-75.0%	0.0%
Premium Notice/Billing	1	1	3	200.0%	200.0%
Premium Refund	2	0	0	-100.0%	.
<i>Subtotal</i>	<i>28</i>	<i>19</i>	<i>26</i>	<i>- 7.1%</i>	<i>36.8%</i>
<b>Underwriting</b>					
Cancellation	1	0	1	0.0%	.
Premium and Rating	0	0	1	.	.
Refusal to Insure	1	1	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>2</i>	<i>1</i>	<i>2</i>	<i>0.0%</i>	<i>100.0%</i>
<b>Total</b>	<b>215</b>	<b>136</b>	<b>150</b>	<b>-30.2%</b>	<b>10.3%</b>

**Complaint Indices**

**Top 40 Writers by Line**

**Ordered by Market Share**

Property and Casualty Insurance Complaint Indices (Excluding Accident & Health)					
Top Forty Writers by Market Share					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2007- 2007	Complaint Index
19275	American Family Mutual Ins Co	605	\$788,375,115	9.5%	116
25178	State Farm Mutual Automobile Insurance Co	302	\$598,014,954	7.2%	76
25143	State Farm Fire & Casualty Company	305	\$439,745,739	5.3%	105
23388	Shelter Mutual Insurance Company	236	\$273,248,510	3.3%	131
35289	Continental Insurance Company The	6	\$155,963,309	1.9%	6
10191	Missouri Employers Mutual Insurance Co	39	\$141,915,072	1.7%	42
21628	Farmers Insurance Company Inc	151	\$128,649,781	1.6%	177
39012	Safeco Insurance Company Of Illinois	144	\$127,190,822	1.5%	171
26859	Farm Bureau Town & Country Ins Co Of MO	170	\$123,121,480	1.5%	209
19380	American Home Assurance Company	36	\$106,000,466	1.3%	51
15512	Automobile Club Inter-insurance Exchange	94	\$91,530,262	1.1%	155
23035	Liberty Mutual Fire Insurance Company	57	\$91,420,168	1.1%	94
17230	Allstate Property & Casualty Ins Co	118	\$89,669,173	1.1%	199
16535	Zurich American Insurance Company	12	\$85,047,284	1.0%	21
19232	Allstate Insurance Company	115	\$84,025,163	1.0%	207
19283	American Standard Insurance Company Of WI	96	\$83,523,914	1.0%	174
20281	Federal Insurance Company	5	\$83,319,949	1.0%	9
21687	Mid Century Insurance Company	98	\$80,903,978	1.0%	183
10677	Cincinnati Insurance Company The	24	\$77,117,576	0.9%	47
21326	Empire Fire & Marine Insurance Co	8	\$74,587,842	0.9%	16
25674	Travelers Prop Casualty Co of America	8	\$71,568,669	0.9%	17
19100	AMCO Insurance Company	43	\$68,960,476	0.8%	94
19445	National Union Fire Ins Co of Pittsburgh	4	\$63,348,652	0.8%	10
22667	Ace American Insurance Company	10	\$61,102,090	0.7%	25
37834	Progressive Preferred Insurance Company	75	\$60,629,821	0.7%	187
30104	Hartford Underwriters Insurance Company	53	\$59,504,388	0.7%	135
20443	Continental Casualty Company	8	\$58,785,578	0.7%	21
25941	United Services Automobile Association	30	\$56,655,351	0.7%	80
20699	Ace Property & Casualty Insurance Company	2	\$55,187,682	0.7%	5
21482	Factory Mutual Insurance Company	0	\$53,055,284	0.6%	0
24740	Safeco Insurance Company Of America	60	\$51,317,216	0.6%	177
19410	Commerce & Industry Insurance Co	8	\$51,185,722	0.6%	24
15725	Cameron Mutual Insurance Company	35	\$50,002,262	0.6%	106
19682	Hartford Fire Insurance Company	9	\$49,404,123	0.6%	28
18988	Auto Owners Insurance Company	21	\$47,545,139	0.6%	67
42919	Progressive Northwestern Insurance Company	85	\$45,903,474	0.6%	280
19240	Allstate Indemnity Company	65	\$44,147,305	0.5%	223
27235	Auto Club Family Insurance Company	70	\$43,450,646	0.5%	244
10804	Continental Western Insurance Company	16	\$43,087,487	0.5%	56
23787	Nationwide Mutual Insurance Company	23	\$42,901,563	0.5%	81
<b>Top 40 Writers</b>		<b>3,246</b>	<b>\$4,801,113,488</b>	<b>58.1%</b>	<b>.</b>
<b>Total</b>		<b>5,461</b>	<b>\$8,258,609,195</b>	<b>100.0%</b>	<b>.</b>

**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
25178	State Farm Mutual Automobile Insurance Co	296	\$574,135,090	20.7%	46
19275	American Family Mutual Ins Co	355	\$429,581,916	15.5%	73
23388	Shelter Mutual Insurance Company	101	\$146,982,601	5.3%	61
21628	Farmers Insurance Company Inc	149	\$128,649,781	4.6%	102
39012	Safeco Insurance Company Of Illinois	144	\$127,190,822	4.6%	100
15512	Automobile Club Inter-insurance Exchange	94	\$91,284,765	3.3%	91
19283	American Standard Insurance Company Of WI	96	\$83,497,508	3.0%	102
17230	Allstate Property & Casualty Ins Co	90	\$67,769,615	2.4%	117
37834	Progressive Preferred Insurance Company	73	\$60,627,946	2.2%	107
26859	Farm Bureau Town & Country Ins Co Of MO	67	\$56,290,418	2.0%	105
19232	Allstate Insurance Company	60	\$53,411,449	1.9%	99
25143	State Farm Fire & Casualty Company	45	\$44,254,881	1.6%	90
24279	Progressive Max Insurance Company	49	\$41,062,952	1.5%	106
35882	GEICO General Ins Co	54	\$40,153,910	1.5%	119
42919	Progressive Northwestern Insurance Company	77	\$38,118,263	1.4%	179
25941	United Services Automobile Association	28	\$37,239,924	1.3%	67
21687	Mid Century Insurance Company	43	\$34,208,158	1.2%	111
23035	Liberty Mutual Fire Insurance Company	27	\$26,439,738	1.0%	90
16322	Progressive Direct Insurance Company	34	\$26,142,194	0.9%	115
25968	USAA Casualty Insurance Company	13	\$21,630,824	0.8%	53
15725	Cameron Mutual Insurance Company	17	\$19,221,766	0.7%	78
22063	Government Employees Insurance Co	23	\$18,277,213	0.7%	111
30104	Hartford Underwriters Insurance Company	41	\$17,772,103	0.6%	204
28401	American National Property & Casualty Co	17	\$17,661,890	0.6%	85
22055	GEICO Indemnity Company	38	\$17,629,258	0.6%	191
40258	American International South Insurance Co	56	\$17,287,854	0.6%	287
19100	AMCO Insurance Company	14	\$16,774,586	0.6%	74
42579	Allied Property & Casualty Insurance Company	11	\$16,221,981	0.6%	60
10783	Cornerstone National Insurance Company	20	\$15,599,808	0.6%	113
27998	Travelers Home & Marine Insurance Company	10	\$15,509,945	0.6%	57
42587	Depositors Insurance Company	13	\$14,930,887	0.5%	77
34690	Property & Casualty Insurance Co Of Hartford	26	\$14,799,461	0.5%	155
29688	Allstate Fire & Casualty Insurance Company	17	\$13,820,742	0.5%	109
25712	Esurance Insurance Company	30	\$13,379,244	0.5%	198
21164	Dairyland Insurance Company	17	\$12,858,015	0.5%	117
42994	Progressive Classic Insurance Company	22	\$12,757,343	0.5%	153
23515	Midwestern Indemnity Company The	8	\$11,919,222	0.4%	59
40371	Columbia Mutual Insurance Company	11	\$11,336,830	0.4%	86
27235	Auto Club Family Insurance Company	22	\$11,336,603	0.4%	172
42609	Affirmative Insurance Company	100	\$10,763,265	0.4%	822
<b>Top 40 Writers</b>		<b>2,408</b>	<b>\$2,428,530,768</b>	<b>87.8%</b>	<b>.</b>
<b>Total</b>		<b>3,128</b>	<b>\$2,767,440,567</b>	<b>100.0%</b>	<b>.</b>



**Homeowners Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
25143	State Farm Fire & Casualty Company	241	\$306,634,726	22.8%	71
19275	American Family Mutual Ins Co	192	\$246,450,991	18.3%	70
23388	Shelter Mutual Insurance Company	122	\$99,841,345	7.4%	110
26859	Farm Bureau Town & Country Ins Co Of MO	87	\$54,184,927	4.0%	145
21687	Mid Century Insurance Company	53	\$39,316,070	2.9%	122
24740	Safeco Insurance Company Of America	41	\$36,725,089	2.7%	101
27235	Auto Club Family Insurance Company	48	\$30,015,307	2.2%	145
21660	Fire Insurance Exchange	37	\$28,187,543	2.1%	119
19240	Allstate Indemnity Company	41	\$27,338,030	2.0%	136
19070	Standard Fire Insurance Company	39	\$23,900,991	1.8%	147
19232	Allstate Insurance Company	47	\$22,008,047	1.6%	193
17230	Allstate Property & Casualty Ins Co	25	\$20,863,930	1.6%	108
23035	Liberty Mutual Fire Insurance Company	20	\$17,995,730	1.3%	100
15725	Cameron Mutual Insurance Company	13	\$17,082,244	1.3%	69
19100	AMCO Insurance Company	10	\$16,952,175	1.3%	53
25941	United Services Automobile Association	2	\$16,876,023	1.3%	11
18988	Auto Owners Insurance Company	9	\$15,812,644	1.2%	51
20699	Ace Property & Casualty Insurance Company	1	\$12,731,492	0.9%	7
42978	American Security Insurance Company	5	\$12,239,711	0.9%	37
42579	Allied Property & Casualty Insurance Company	15	\$11,865,397	0.9%	114
28401	American National Property & Casualty Co	19	\$10,947,634	0.8%	157
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.7%	0
23515	Midwestern Indemnity Company The	7	\$9,573,256	0.7%	66
21849	American Automobile Insurance Company	2	\$9,186,655	0.7%	20
11185	Foremost Insurance Co	25	\$8,846,581	0.7%	255
30104	Hartford Underwriters Insurance Company	9	\$8,819,652	0.7%	92
14400	Lititz Mutual Insurance Company	12	\$8,256,975	0.6%	131
25968	USAA Casualty Insurance Company	0	\$8,065,383	0.6%	0
20303	Great Northern Insurance Company	1	\$8,024,086	0.6%	11
20990	Country Mutual Insurance Company	16	\$7,931,924	0.6%	182
23787	Nationwide Mutual Insurance Company	3	\$7,328,200	0.5%	37
34690	Property & Casualty Insurance Co Of Hartford	8	\$7,232,341	0.5%	100
25180	Fidelity National Insurance Company	17	\$6,898,676	0.5%	223
24260	Progressive Casualty Insurance Company	16	\$5,639,977	0.4%	256
40371	Columbia Mutual Insurance Company	2	\$5,246,389	0.4%	34
25127	State Auto Property & Casualty Insurance Co	4	\$5,203,784	0.4%	69
10677	Cincinnati Insurance Company The	6	\$5,178,173	0.4%	105
41513	Foremost Signature Insurance Company	2	\$5,001,464	0.4%	36
40649	Economy Premier Assurance Company	4	\$4,623,268	0.3%	78
26298	Metropolitan Property & Casualty Insurance Co	11	\$4,574,706	0.3%	217
<b>Top 40 Writers</b>		<b>1,212</b>	<b>\$1,203,456,343</b>	<b>89.5%</b>	<b>.</b>
<b>Total</b>		<b>1,488</b>	<b>\$1,344,955,269</b>	<b>100.0%</b>	<b>.</b>

**Accident and Health Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
78972	Healthy Alliance Life Insurance Co	875	\$1,446,162,066	25.7%	107
79413	United Healthcare Insurance Company	324	\$808,028,731	14.3%	71
47171	Blue Cross & Blue Shield Of Kansas City	195	\$525,380,866	9.3%	66
81973	Coventry Health & Life Insurance Company	53	\$277,656,380	4.9%	34
73288	Humana Insurance Company	57	\$217,990,474	3.9%	46
11529	Mercy Health Plans	28	\$140,238,084	2.5%	35
19445	National Union Fire Ins Co of Pittsburgh	8	\$111,864,034	2.0%	13
60054	Aetna Life Insurance Company	34	\$88,927,647	1.6%	68
65978	Metropolitan Life Insurance Company	22	\$85,345,302	1.5%	46
61271	Principal Life Ins Co	37	\$71,086,447	1.3%	92
60380	American Family Life Assurance Co of Col.	43	\$68,693,400	1.2%	111
71412	Mutual Of Omaha Insurance Company	22	\$57,848,468	1.0%	67
64246	Guardian Life Insurance Company Of America	14	\$56,778,317	1.0%	44
60040	Cox Health Systems Insurance Company	30	\$53,662,562	1.0%	99
62235	Unum Life Insurance Company Of America	30	\$53,410,270	0.9%	99
70815	Hartford Life & Accident Insurance Company	13	\$50,011,023	0.9%	46
61263	Bankers Life & Casualty Company	68	\$43,760,354	0.8%	274
62286	Golden Rule Insurance Company	35	\$42,741,821	0.8%	145
69477	Time Insurance Company	101	\$42,400,423	0.8%	421
70408	Union Security Insurance Company	17	\$37,581,787	0.7%	80
62308	Connecticut General Life Ins Co	11	\$36,776,269	0.7%	53
60305	American Community Mutual Insurance Co	61	\$35,721,325	0.6%	302
25178	State Farm Mutual Automobile Insurance Co	0	\$34,799,474	0.6%	0
19275	American Family Mutual Ins Co	11	\$34,429,997	0.6%	56
60836	American Republic Insurance Company	27	\$32,935,714	0.6%	145
70025	Genworth Life Insurance Company	12	\$32,157,171	0.6%	66
69019	Standard Insurance Company	19	\$31,280,656	0.6%	107
90328	First Health Life & Health Insurance Company	0	\$26,051,672	0.5%	0
92916	United American Insurance Company	61	\$25,127,455	0.4%	429
32395	Vision Service Plan Insurance Company	2	\$24,684,419	0.4%	14
80314	Unicare Life & Health Insurance Company	12	\$24,545,355	0.4%	86
28207	Anthem Insurance Companies Inc	0	\$23,932,590	0.4%	0
62146	Combined Insurance Co Of America	22	\$22,632,334	0.4%	172
16535	Zurich American Insurance Company	4	\$22,187,325	0.4%	32
65099	John Hancock Life Insurance Company	7	\$20,945,115	0.4%	59
13935	Federated Mutual Insurance Company	9	\$20,941,549	0.4%	76
68500	Continental Life Ins Co Of Brentwood TN	9	\$19,995,296	0.4%	80
68322	Great West Life & Annuity Insurance Company	1	\$19,904,784	0.4%	9
97179	American Medical Security Life Ins Co	27	\$19,556,793	0.3%	244
10155	Wellcare Prescription Insurance Inc	0	\$19,110,825	0.3%	0
<b>Top 40 Writers</b>		<b>2,301</b>	<b>\$4,807,284,572</b>	<b>85.4%</b>	<b>.</b>
<b>Total</b>		<b>3,188</b>	<b>\$5,631,460,071</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
70025	Genworth Life Insurance Company	12	\$32,051,078	15.4%	28
65099	John Hancock Life Insurance Company	7	\$20,817,673	10.0%	25
61263	Bankers Life & Casualty Company	50	\$18,824,398	9.0%	199
65978	Metropolitan Life Insurance Company	4	\$17,726,320	8.5%	17
62235	Unum Life Insurance Company Of America	1	\$9,230,436	4.4%	8
62952	Equitable Life & Casualty Insurance Company	14	\$8,323,293	4.0%	126
56014	Thrivent Financial For Lutherans	4	\$7,308,367	3.5%	41
20443	Continental Casualty Company	8	\$7,165,764	3.4%	84
76325	Conseco Senior Health Insurance Company	42	\$6,620,969	3.2%	476
64130	Life Investors Insurance Company Of America	23	\$5,967,898	2.9%	289
71412	Mutual Of Omaha Insurance Company	1	\$5,183,386	2.5%	14
25178	State Farm Mutual Automobile Insurance Co	0	\$4,854,570	2.3%	0
90611	Allianz Life Insurance Co Of North America	1	\$4,716,251	2.3%	16
65595	Lincoln Benefit Life Company	0	\$4,612,680	2.2%	0
65005	Riversource Life Insurance Company	3	\$3,819,816	1.8%	59
31119	Medico Insurance Company	8	\$3,465,605	1.7%	173
86231	Transamerica Life Insurance Company	14	\$3,035,115	1.5%	346
67121	Transamerica Occidental Life Ins Co	1	\$2,812,490	1.3%	27
66915	New York Life Insurance Company	0	\$2,602,861	1.2%	0
65021	Stonebridge Life Insurance Company	25	\$2,329,304	1.1%	805
68241	Prudential Insurance Company Of America	1	\$2,285,845	1.1%	33
69000	Northwestern Long Term Care Insurance Co	0	\$1,892,039	0.9%	0
69477	Time Insurance Company	1	\$1,870,847	0.9%	40
63282	Penn Treaty Ntwk America Ins Co	4	\$1,788,980	0.9%	168
87726	Metlife Insurance Company Of Connecticut	5	\$1,787,071	0.9%	210
70408	Union Security Insurance Company	0	\$1,721,065	0.8%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$1,344,349	0.6%	0
58033	Knights Of Columbus	0	\$1,263,252	0.6%	0
70319	Washington National Insurance Co	10	\$1,260,879	0.6%	595
60534	American Heritage Life Insurance Co	1	\$1,114,848	0.5%	67
60836	American Republic Insurance Company	1	\$1,049,399	0.5%	72
71404	Continental General Insurance Co	2	\$1,043,485	0.5%	144
71471	Medico Life Insurance Company	1	\$1,012,825	0.5%	74
80578	Physicians Mutual Insurance Company	1	\$1,003,669	0.5%	75
69116	State Life Insurance Company	0	\$986,822	0.5%	0
92916	United American Insurance Company	3	\$929,689	0.4%	242
64211	Guarantee Trust Life Insurance Co	1	\$871,004	0.4%	86
19275	American Family Mutual Ins Co	0	\$835,937	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$734,993	0.4%	0
42129	United Security Assurance Company Of Pennsylvania	0	\$683,530	0.3%	0
<b>Top 40 Writers</b>		<b>249</b>	<b>\$196,948,802</b>	<b>94.4%</b>	<b>.</b>
<b>Total</b>		<b>278</b>	<b>\$208,614,522</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
79413	United Healthcare Insurance Company	20	\$132,210,744	25.5%	33
78972	Healthy Alliance Life Insurance Co	50	\$82,210,386	15.8%	133
71412	Mutual Of Omaha Insurance Company	10	\$34,420,414	6.6%	63
60836	American Republic Insurance Company	10	\$25,313,949	4.9%	86
47171	Blue Cross & Blue Shield Of Kansas City	14	\$24,915,530	4.8%	123
61263	Bankers Life & Casualty Company	14	\$22,065,898	4.2%	138
68500	Continental Life Ins Co Of Brentwood TN	6	\$19,179,457	3.7%	68
61859	Christian Fidelity Life Insurance Co	1	\$17,599,724	3.4%	12
92916	United American Insurance Company	0	\$12,568,918	2.4%	0
86355	Standard Life & Accident Insurance Company	3	\$11,563,767	2.2%	57
57657	Royal Neighbors Of America	0	\$10,733,729	2.1%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$10,628,724	2.0%	0
19275	American Family Mutual Ins Co	0	\$10,283,913	2.0%	0
78174	Conseco Health Insurance Company	16	\$8,309,148	1.6%	420
60763	American Pioneer Life Insurance Company	17	\$7,630,127	1.5%	486
72850	United World Life Insurance Company	1	\$7,115,195	1.4%	31
80578	Physicians Mutual Insurance Company	3	\$6,409,030	1.2%	102
65536	Genworth Life & Annuity Insurance Company	4	\$6,075,182	1.2%	144
62146	Combined Insurance Co Of America	3	\$5,706,392	1.1%	115
62952	Equitable Life & Casualty Insurance Company	3	\$5,575,355	1.1%	117
64130	Life Investors Insurance Company Of America	4	\$4,804,424	0.9%	182
70319	Washington National Insurance Co	5	\$4,212,373	0.8%	259
61271	Principal Life Ins Co	1	\$3,902,628	0.8%	56
68462	Reserve National Insurance Company	2	\$3,693,120	0.7%	118
70815	Hartford Life & Accident Insurance Company	0	\$3,582,385	0.7%	0
56014	Thrivent Financial For Lutherans	0	\$2,840,474	0.5%	0
64211	Guarantee Trust Life Insurance Co	2	\$2,790,171	0.5%	156
62286	Golden Rule Insurance Company	0	\$2,624,600	0.5%	0
63479	United Teacher Associates Insurance Co	22	\$2,118,746	0.4%	2,266
69132	State Mutual Insurance Company	0	\$2,076,882	0.4%	0
69701	Union Bankers Insurance Company	0	\$1,845,897	0.4%	0
71404	Continental General Insurance Co	0	\$1,840,457	0.4%	0
72125	Physicians Life Insurance Company	0	\$1,669,181	0.3%	0
69663	USAA Life Insurance Company	0	\$1,453,548	0.3%	0
31119	Medico Insurance Company	1	\$1,236,178	0.2%	177
60380	American Family Life Assurance Co of Col.	3	\$1,006,054	0.2%	651
60682	Conseco Insurance Company	1	\$981,739	0.2%	222
61751	Central States Health & Life Company	0	\$961,674	0.2%	0
89184	Sterling Investors Life Insurance Company	0	\$921,355	0.2%	0
70670	Health Care Service Corporation	0	\$854,299	0.2%	0
<b>Top 40 Writers</b>		<b>216</b>	<b>\$505,931,767</b>	<b>97.4%</b>	<b>.</b>
<b>Total</b>		<b>238</b>	<b>\$519,457,606</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices  
Top Forty Writers by Market Share**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
60941	AIG Sunamerica Life Assurance Company	3	\$371,932,692	5.6%	3
65676	Lincoln National Life Insurance Company	23	\$347,712,972	5.3%	29
62944	AXA Equitable Life Insurance Company	16	\$282,330,883	4.3%	25
65978	Metropolitan Life Insurance Company	58	\$222,797,853	3.4%	113
90611	Allianz Life Insurance Co Of North America	43	\$210,297,590	3.2%	89
67091	Northwestern Mutual Life Insurance Company	11	\$184,656,749	2.8%	26
70688	Transamerica Financial Life Ins Co	1	\$181,501,972	2.7%	2
80942	ING USA Annuity & Life Ins Co	9	\$172,909,922	2.6%	23
65056	Jackson National Life Insurance Company	26	\$168,668,617	2.6%	67
91596	New York Life Insurance & Annuity Corp	6	\$164,749,453	2.5%	16
69345	Teachers Ins & Annuity Assn of America	1	\$149,398,133	2.3%	3
68136	Protective Life Insurance Company	22	\$146,450,500	2.2%	65
65005	Riversource Life Insurance Company	2	\$132,951,854	2.0%	7
69108	State Farm Life Insurance Company	13	\$106,000,701	1.6%	53
67466	Pacific Life Insurance Company	4	\$91,802,102	1.4%	19
86509	ING Life Insurance & Annuity Company	1	\$90,631,035	1.4%	5
86630	Prudential Annuities Life Assurance Corp	6	\$89,081,363	1.3%	29
68241	Prudential Insurance Company Of America	48	\$88,277,363	1.3%	236
60895	American United Life Insurance Co	1	\$87,932,774	1.3%	5
60186	Allstate Life Insurance Company	10	\$84,394,398	1.3%	51
68322	Great West Life & Annuity Insurance Company	0	\$78,260,659	1.2%	0
56014	Thrivent Financial For Lutherans	7	\$78,170,367	1.2%	39
61050	Metlife Investors USA Insurance Company	0	\$76,618,824	1.2%	0
65935	Massachusetts Mutual Life Insurance Company	11	\$74,959,096	1.1%	64
61271	Principal Life Ins Co	5	\$69,403,501	1.1%	31
60488	American General Life Insurance Co	20	\$67,271,753	1.0%	129
92738	American Equity Investment Life Ins Co	9	\$64,735,611	1.0%	60
93513	Metlife Investors Insurance Company	0	\$64,469,899	1.0%	0
79065	Sun Life Assurance Of Canada (US	2	\$63,312,461	1.0%	14
86231	Transamerica Life Insurance Company	6	\$63,291,381	1.0%	41
63274	Om Financial Life Insurance Company	20	\$59,671,301	0.9%	145
61689	Aviva Life & Annuity Company	16	\$59,325,056	0.9%	117
87726	Metlife Insurance Company Of Connecticut	7	\$55,966,381	0.8%	54
66915	New York Life Insurance Company	23	\$54,774,906	0.8%	182
70432	AIG Annuity Insurance Company	5	\$53,212,222	0.8%	41
66044	Midland National Life Insurance Company	15	\$52,828,744	0.8%	123
70238	Variable Annuity Life Insurance Company	2	\$51,407,279	0.8%	17
88072	Hartford Life Insurance Company	5	\$50,919,882	0.8%	43
79227	PRUCO Life Insurance Company	6	\$48,876,431	0.7%	53
60631	American Investors Life Ins Co	16	\$48,336,725	0.7%	143
<b>Top 40 Writers</b>		<b>479</b>	<b>\$4,610,291,405</b>	<b>69.8%</b>	<b>.</b>
<b>Total</b>		<b>1,525</b>	<b>\$6,605,105,361</b>	<b>100.0%</b>	<b>.</b>

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid) by Market Share					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005-2007	Average Market Share 2005- 2007	Complaint Index
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	86	\$372,881,274	23.7%	72
96377	Group Health Plan Inc	94	\$266,158,051	17.0%	111
95315	Good Health HMO Inc DBA Blue-care Inc	49	\$189,690,160	12.1%	81
95489	Coventry Health Care Of Kansas Inc	75	\$175,885,372	11.2%	134
95309	Mercy Health Plan of Missouri Inc	41	\$144,693,962	9.2%	89
96385	United Healthcare Of The Midwest Inc	104	\$141,766,717	9.0%	230
47171	Blue Cross & Blue Shield Of Kansas City	2	\$77,986,265	5.0%	8
95885	Humana Health Plan Inc	21	\$67,086,476	4.3%	98
95810	Aetna Health Inc	11	\$50,177,226	3.2%	69
95145	Community Health Plan	6	\$43,260,321	2.8%	43
95530	Cox Health Systems HMO Inc	6	\$17,620,754	1.1%	107
95635	CIGNA Healthcare Of St Louis Inc	1	\$13,433,760	0.9%	23
95209	CIGNA Healthcare of Ohio Inc	4	\$8,203,658	0.5%	153
96475	Healthlink HMO Inc	0	\$1,363,319	0.1%	0
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i>	1	\$557	0.0%	9,999
<b>Total</b>		<b>501</b>	<b>\$1,570,207,871</b>	<b>100.0%</b>	<b>.</b>

**Complaint Indices**

**Top 40 Writers by Line**

**Alpha by Company**

Property and Casualty Complaint Indices (Excluding Accident and Health)					
Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
22667	Ace American Insurance Company	10	\$61,102,090	0.7%	25
20699	Ace Property & Casualty Insurance Company	2	\$55,187,682	0.7%	5
19240	Allstate Indemnity Company	65	\$44,147,305	0.5%	223
19232	Allstate Insurance Company	115	\$84,025,163	1.0%	207
17230	Allstate Property & Casualty Ins Co	118	\$89,669,173	1.1%	199
19100	AMCO Insurance Company	43	\$68,960,476	0.8%	94
19275	American Family Mutual Ins Co	605	\$788,375,115	9.5%	116
19380	American Home Assurance Company	36	\$106,000,466	1.3%	51
19283	American Standard Insurance Company Of WI	96	\$83,523,914	1.0%	174
27235	Auto Club Family Insurance Company	70	\$43,450,646	0.5%	244
18988	Auto Owners Insurance Company	21	\$47,545,139	0.6%	67
15512	Automobile Club Inter-insurance Exchange	94	\$91,530,262	1.1%	155
15725	Cameron Mutual Insurance Company	35	\$50,002,262	0.6%	106
10677	Cincinnati Insurance Company The	24	\$77,117,576	0.9%	47
19410	Commerce & Industry Insurance Co	8	\$51,185,722	0.6%	24
20443	Continental Casualty Company	8	\$58,785,578	0.7%	21
35289	Continental Insurance Company The	6	\$155,963,309	1.9%	6
10804	Continental Western Insurance Company	16	\$43,087,487	0.5%	56
21326	Empire Fire & Marine Insurance Co	8	\$74,587,842	0.9%	16
21482	Factory Mutual Insurance Company	0	\$53,055,284	0.6%	0
26859	Farm Bureau Town & Country Ins Co Of MO	170	\$123,121,480	1.5%	209
21628	Farmers Insurance Company Inc	151	\$128,649,781	1.6%	177
20281	Federal Insurance Company	5	\$83,319,949	1.0%	9
19682	Hartford Fire Insurance Company	9	\$49,404,123	0.6%	28
30104	Hartford Underwriters Insurance Company	53	\$59,504,388	0.7%	135
23035	Liberty Mutual Fire Insurance Company	57	\$91,420,168	1.1%	94
21687	Mid Century Insurance Company	98	\$80,903,978	1.0%	183
10191	Missouri Employers Mutual Insurance Co	39	\$141,915,072	1.7%	42
19445	National Union Fire Ins Co of Pittsburgh	4	\$63,348,652	0.8%	10
23787	Nationwide Mutual Insurance Company	23	\$42,901,563	0.5%	81
42919	Progressive Northwestern Insurance Company	85	\$45,903,474	0.6%	280
37834	Progressive Preferred Insurance Company	75	\$60,629,821	0.7%	187
24740	Safeco Insurance Company Of America	60	\$51,317,216	0.6%	177
39012	Safeco Insurance Company Of Illinois	144	\$127,190,822	1.5%	171
23388	Shelter Mutual Insurance Company	236	\$273,248,510	3.3%	131
25143	State Farm Fire & Casualty Company	305	\$439,745,739	5.3%	105
25178	State Farm Mutual Automobile Insurance Co	302	\$598,014,954	7.2%	76
25674	Travelers Prop Casualty Co of America	8	\$71,568,669	0.9%	17
25941	United Services Automobile Association	30	\$56,655,351	0.7%	80
16535	Zurich American Insurance Company	12	\$85,047,284	1.0%	21
<b>Top 40 Writers</b>		<b>3,246</b>	<b>\$4,801,113,488</b>	<b>58.1%</b>	<b>.</b>
<b>Total</b>		<b>5,461</b>	<b>\$8,258,609,195</b>	<b>100.0%</b>	<b>.</b>



**Private Passenger Automobile Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
42609	Affirmative Insurance Company	100	\$10,763,265	0.4%	822
42579	Allied Property & Casualty Insurance Company	11	\$16,221,981	0.6%	60
29688	Allstate Fire & Casualty Insurance Company	17	\$13,820,742	0.5%	109
19232	Allstate Insurance Company	60	\$53,411,449	1.9%	99
17230	Allstate Property & Casualty Ins Co	90	\$67,769,615	2.4%	117
19100	AMCO Insurance Company	14	\$16,774,586	0.6%	74
19275	American Family Mutual Ins Co	355	\$429,581,916	15.5%	73
40258	American International South Insurance Co	56	\$17,287,854	0.6%	287
28401	American National Property & Casualty Co	17	\$17,661,890	0.6%	85
19283	American Standard Insurance Company Of WI	96	\$83,497,508	3.0%	102
27235	Auto Club Family Insurance Company	22	\$11,336,603	0.4%	172
15512	Automobile Club Inter-insurance Exchange	94	\$91,284,765	3.3%	91
15725	Cameron Mutual Insurance Company	17	\$19,221,766	0.7%	78
40371	Columbia Mutual Insurance Company	11	\$11,336,830	0.4%	86
10783	Cornerstone National Insurance Company	20	\$15,599,808	0.6%	113
21164	Dairyland Insurance Company	17	\$12,858,015	0.5%	117
42587	Depositors Insurance Company	13	\$14,930,887	0.5%	77
25712	Esurance Insurance Company	30	\$13,379,244	0.5%	198
26859	Farm Bureau Town & Country Ins Co Of MO	67	\$56,290,418	2.0%	105
21628	Farmers Insurance Company Inc	149	\$128,649,781	4.6%	102
35882	GEICO General Ins Co	54	\$40,153,910	1.5%	119
22055	GEICO Indemnity Company	38	\$17,629,258	0.6%	191
22063	Government Employees Insurance Co	23	\$18,277,213	0.7%	111
30104	Hartford Underwriters Insurance Company	41	\$17,772,103	0.6%	204
23035	Liberty Mutual Fire Insurance Company	27	\$26,439,738	1.0%	90
21687	Mid Century Insurance Company	43	\$34,208,158	1.2%	111
23515	Midwestern Indemnity Company The	8	\$11,919,222	0.4%	59
42994	Progressive Classic Insurance Company	22	\$12,757,343	0.5%	153
16322	Progressive Direct Insurance Company	34	\$26,142,194	0.9%	115
24279	Progressive Max Insurance Company	49	\$41,062,952	1.5%	106
42919	Progressive Northwestern Insurance Company	77	\$38,118,263	1.4%	179
37834	Progressive Preferred Insurance Company	73	\$60,627,946	2.2%	107
34690	Property & Casualty Insurance Co Of Hartford	26	\$14,799,461	0.5%	155
39012	Safeco Insurance Company Of Illinois	144	\$127,190,822	4.6%	100
23388	Shelter Mutual Insurance Company	101	\$146,982,601	5.3%	61
25143	State Farm Fire & Casualty Company	45	\$44,254,881	1.6%	90
25178	State Farm Mutual Automobile Insurance Co	296	\$574,135,090	20.7%	46
27998	Travelers Home & Marine Insurance Company	10	\$15,509,945	0.6%	57
25941	United Services Automobile Association	28	\$37,239,924	1.3%	67
25968	USAA Casualty Insurance Company	13	\$21,630,824	0.8%	53
<b>Top 40 Writers</b>		<b>2,408</b>	<b>\$2,428,530,768</b>	<b>87.8%</b>	<b>.</b>
<b>Total</b>		<b>3,128</b>	<b>\$2,767,440,567</b>	<b>100.0%</b>	<b>.</b>

**Homeowners Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
20699	Ace Property & Casualty Insurance Company	1	\$12,731,492	0.9%	7
42579	Allied Property & Casualty Insurance Company	15	\$11,865,397	0.9%	114
19240	Allstate Indemnity Company	41	\$27,338,030	2.0%	136
19232	Allstate Insurance Company	47	\$22,008,047	1.6%	193
17230	Allstate Property & Casualty Ins Co	25	\$20,863,930	1.6%	108
19100	AMCO Insurance Company	10	\$16,952,175	1.3%	53
21849	American Automobile Insurance Company	2	\$9,186,655	0.7%	20
19275	American Family Mutual Ins Co	192	\$246,450,991	18.3%	70
28401	American National Property & Casualty Co	19	\$10,947,634	0.8%	157
42978	American Security Insurance Company	5	\$12,239,711	0.9%	37
27235	Auto Club Family Insurance Company	48	\$30,015,307	2.2%	145
18988	Auto Owners Insurance Company	9	\$15,812,644	1.2%	51
15725	Cameron Mutual Insurance Company	13	\$17,082,244	1.3%	69
10677	Cincinnati Insurance Company The	6	\$5,178,173	0.4%	105
40371	Columbia Mutual Insurance Company	2	\$5,246,389	0.4%	34
20990	Country Mutual Insurance Company	16	\$7,931,924	0.6%	182
40649	Economy Premier Assurance Company	4	\$4,623,268	0.3%	78
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.7%	0
26859	Farm Bureau Town & Country Ins Co Of MO	87	\$54,184,927	4.0%	145
25180	Fidelity National Insurance Company	17	\$6,898,676	0.5%	223
21660	Fire Insurance Exchange	37	\$28,187,543	2.1%	119
11185	Foremost Insurance Co	25	\$8,846,581	0.7%	255
41513	Foremost Signature Insurance Company	2	\$5,001,464	0.4%	36
20303	Great Northern Insurance Company	1	\$8,024,086	0.6%	11
30104	Hartford Underwriters Insurance Company	9	\$8,819,652	0.7%	92
23035	Liberty Mutual Fire Insurance Company	20	\$17,995,730	1.3%	100
14400	Lititz Mutual Insurance Company	12	\$8,256,975	0.6%	131
26298	Metropolitan Property & Casualty Insurance Co	11	\$4,574,706	0.3%	217
21687	Mid Century Insurance Company	53	\$39,316,070	2.9%	122
23515	Midwestern Indemnity Company The	7	\$9,573,256	0.7%	66
23787	Nationwide Mutual Insurance Company	3	\$7,328,200	0.5%	37
24260	Progressive Casualty Insurance Company	16	\$5,639,977	0.4%	256
34690	Property & Casualty Insurance Co Of Hartford	8	\$7,232,341	0.5%	100
24740	Safeco Insurance Company Of America	41	\$36,725,089	2.7%	101
23388	Shelter Mutual Insurance Company	122	\$99,841,345	7.4%	110
19070	Standard Fire Insurance Company	39	\$23,900,991	1.8%	147
25127	State Auto Property & Casualty Insurance Co	4	\$5,203,784	0.4%	69
25143	State Farm Fire & Casualty Company	241	\$306,634,726	22.8%	71
25941	United Services Automobile Association	2	\$16,876,023	1.3%	11
25968	USAA Casualty Insurance Company	0	\$8,065,383	0.6%	0
<b>Top 40 Writers</b>		<b>1,212</b>	<b>\$1,203,456,343</b>	<b>89.5%</b>	<b>.</b>
<b>Total</b>		<b>1,488</b>	<b>\$1,344,955,269</b>	<b>100.0%</b>	<b>.</b>

<b>Accident and Health Insurance Complaint Indices</b> <b>Top Forty Writers, Alpha by Company</b>					
<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
60054	Aetna Life Insurance Company	34	\$88,927,647	1.6%	68
60305	American Community Mutual Insurance Co	61	\$35,721,325	0.6%	302
60380	American Family Life Assurance Co of Col.	43	\$68,693,400	1.2%	111
19275	American Family Mutual Ins Co	11	\$34,429,997	0.6%	56
97179	American Medical Security Life Ins Co	27	\$19,556,793	0.3%	244
60836	American Republic Insurance Company	27	\$32,935,714	0.6%	145
28207	Anthem Insurance Companies Inc	0	\$23,932,590	0.4%	0
61263	Bankers Life & Casualty Company	68	\$43,760,354	0.8%	274
47171	Blue Cross & Blue Shield Of Kansas City	195	\$525,380,866	9.3%	66
62146	Combined Insurance Co Of America	22	\$22,632,334	0.4%	172
62308	Connecticut General Life Ins Co	11	\$36,776,269	0.7%	53
68500	Continental Life Ins Co Of Brentwood TN	9	\$19,995,296	0.4%	80
81973	Coventry Health & Life Insurance Company	53	\$277,656,380	4.9%	34
60040	Cox Health Systems Insurance Company	30	\$53,662,562	1.0%	99
13935	Federated Mutual Insurance Company	9	\$20,941,549	0.4%	76
90328	First Health Life & Health Insurance Company	0	\$26,051,672	0.5%	0
70025	Genworth Life Insurance Company	12	\$32,157,171	0.6%	66
62286	Golden Rule Insurance Company	35	\$42,741,821	0.8%	145
68322	Great West Life & Annuity Insurance Company	1	\$19,904,784	0.4%	9
64246	Guardian Life Insurance Company Of America	14	\$56,778,317	1.0%	44
70815	Hartford Life & Accident Insurance Company	13	\$50,011,023	0.9%	46
78972	Healthy Alliance Life Insurance Co	875	\$1,446,162,066	25.7%	107
73288	Humana Insurance Company	57	\$217,990,474	3.9%	46
65099	John Hancock Life Insurance Company	7	\$20,945,115	0.4%	59
11529	Mercy Health Plans	28	\$140,238,084	2.5%	35
65978	Metropolitan Life Insurance Company	22	\$85,345,302	1.5%	46
71412	Mutual Of Omaha Insurance Company	22	\$57,848,468	1.0%	67
19445	National Union Fire Ins Co of Pittsburgh	8	\$111,864,034	2.0%	13
61271	Principal Life Ins Co	37	\$71,086,447	1.3%	92
69019	Standard Insurance Company	19	\$31,280,656	0.6%	107
25178	State Farm Mutual Automobile Insurance Co	0	\$34,799,474	0.6%	0
69477	Time Insurance Company	101	\$42,400,423	0.8%	421
80314	Unicare Life & Health Insurance Company	12	\$24,545,355	0.4%	86
70408	Union Security Insurance Company	17	\$37,581,787	0.7%	80
92916	United American Insurance Company	61	\$25,127,455	0.4%	429
79413	United Healthcare Insurance Company	324	\$808,028,731	14.3%	71
62235	Unum Life Insurance Company Of America	30	\$53,410,270	0.9%	99
32395	Vision Service Plan Insurance Company	2	\$24,684,419	0.4%	14
10155	Wellcare Prescription Insurance Inc	0	\$19,110,825	0.3%	0
16535	Zurich American Insurance Company	4	\$22,187,325	0.4%	32
<b>Top 40 Writers</b>		<b>2,301</b>	<b>\$4,807,284,572</b>	<b>85.4%</b>	<b>.</b>
<b>Total</b>		<b>3,188</b>	<b>\$5,631,460,071</b>	<b>100.0%</b>	<b>.</b>

**Long Term Care Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005-2007	Complaint Index
90611	Allianz Life Insurance Co Of North America	1	\$4,716,251	2.3%	16
19275	American Family Mutual Ins Co	0	\$835,937	0.4%	0
60534	American Heritage Life Insurance Co	1	\$1,114,848	0.5%	67
60836	American Republic Insurance Company	1	\$1,049,399	0.5%	72
61263	Bankers Life & Casualty Company	50	\$18,824,398	9.0%	199
47171	Blue Cross & Blue Shield Of Kansas City	0	\$734,993	0.4%	0
76325	Conseco Senior Health Insurance Company	42	\$6,620,969	3.2%	476
20443	Continental Casualty Company	8	\$7,165,764	3.4%	84
71404	Continental General Insurance Co	2	\$1,043,485	0.5%	144
62952	Equitable Life & Casualty Insurance Company	14	\$8,323,293	4.0%	126
70025	Genworth Life Insurance Company	12	\$32,051,078	15.4%	28
64211	Guarantee Trust Life Insurance Co	1	\$871,004	0.4%	86
65099	John Hancock Life Insurance Company	7	\$20,817,673	10.0%	25
58033	Knights Of Columbus	0	\$1,263,252	0.6%	0
64130	Life Investors Insurance Company Of America	23	\$5,967,898	2.9%	289
65595	Lincoln Benefit Life Company	0	\$4,612,680	2.2%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$1,344,349	0.6%	0
31119	Medico Insurance Company	8	\$3,465,605	1.7%	173
71471	Medico Life Insurance Company	1	\$1,012,825	0.5%	74
87726	Metlife Insurance Company Of Connecticut	5	\$1,787,071	0.9%	210
65978	Metropolitan Life Insurance Company	4	\$17,726,320	8.5%	17
71412	Mutual Of Omaha Insurance Company	1	\$5,183,386	2.5%	14
66915	New York Life Insurance Company	0	\$2,602,861	1.2%	0
69000	Northwestern Long Term Care Insurance Co	0	\$1,892,039	0.9%	0
63282	Penn Treaty Network America Ins Co	4	\$1,788,980	0.9%	168
80578	Physicians Mutual Insurance Company	1	\$1,003,669	0.5%	75
68241	Prudential Insurance Company Of America	1	\$2,285,845	1.1%	33
65005	Riversource Life Insurance Company	3	\$3,819,816	1.8%	59
25178	State Farm Mutual Automobile Insurance Co	0	\$4,854,570	2.3%	0
69116	State Life Insurance Company	0	\$986,822	0.5%	0
65021	Stonebridge Life Insurance Company	25	\$2,329,304	1.1%	805
56014	Thrivent Financial For Lutherans	4	\$7,308,367	3.5%	41
69477	Time Insurance Company	1	\$1,870,847	0.9%	40
86231	Transamerica Life Insurance Company	14	\$3,035,115	1.5%	346
67121	Transamerica Occidental Life Ins Co	1	\$2,812,490	1.3%	27
70408	Union Security Insurance Company	0	\$1,721,065	0.8%	0
92916	United American Insurance Company	3	\$929,689	0.4%	242
42129	United Security Assurance Company Of PA	0	\$683,530	0.3%	0
62235	Unum Life Insurance Company Of America	1	\$9,230,436	4.4%	8
70319	Washington National Insurance Co	10	\$1,260,879	0.6%	595
<b>Top 40 Writers</b>		<b>249</b>	<b>\$196,948,802</b>	<b>94.4%</b>	<b>.</b>
<b>Total</b>		<b>278</b>	<b>\$208,614,522</b>	<b>100.0%</b>	<b>.</b>

**Medicare Supplement Insurance Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
60380	American Family Life Assurance Co of Col.	3	\$1,006,054	0.2%	651
19275	American Family Mutual Ins Co	0	\$10,283,913	2.0%	0
60763	American Pioneer Life Insurance Company	17	\$7,630,127	1.5%	486
60836	American Republic Insurance Company	10	\$25,313,949	4.9%	86
61263	Bankers Life & Casualty Company	14	\$22,065,898	4.2%	138
47171	Blue Cross & Blue Shield Of Kansas City	14	\$24,915,530	4.8%	123
61751	Central States Health & Life Company	0	\$961,674	0.2%	0
61859	Christian Fidelity Life Insurance Co	1	\$17,599,724	3.4%	12
62146	Combined Insurance Co Of America	3	\$5,706,392	1.1%	115
78174	Conseco Health Insurance Company	16	\$8,309,148	1.6%	420
60682	Conseco Insurance Company	1	\$981,739	0.2%	222
71404	Continental General Insurance Co	0	\$1,840,457	0.4%	0
68500	Continental Life Ins Co Of Brentwood TN	6	\$19,179,457	3.7%	68
62952	Equitable Life & Casualty Insurance Company	3	\$5,575,355	1.1%	117
65536	Genworth Life & Annuity Insurance Company	4	\$6,075,182	1.2%	144
62286	Golden Rule Insurance Company	0	\$2,624,600	0.5%	0
64211	Guarantee Trust Life Insurance Co	2	\$2,790,171	0.5%	156
70815	Hartford Life & Accident Insurance Company	0	\$3,582,385	0.7%	0
70670	Health Care Service Corporation	0	\$854,299	0.2%	0
78972	Healthy Alliance Life Insurance Co	50	\$82,210,386	15.8%	133
64130	Life Investors Insurance Company Of America	4	\$4,804,424	0.9%	182
31119	Medico Insurance Company	1	\$1,236,178	0.2%	177
71412	Mutual Of Omaha Insurance Company	10	\$34,420,414	6.6%	63
72125	Physicians Life Insurance Company	0	\$1,669,181	0.3%	0
80578	Physicians Mutual Insurance Company	3	\$6,409,030	1.2%	102
61271	Principal Life Ins Co	1	\$3,902,628	0.8%	56
68462	Reserve National Insurance Company	2	\$3,693,120	0.7%	118
57657	Royal Neighbors Of America	0	\$10,733,729	2.1%	0
86355	Standard Life & Accident Insurance Company	3	\$11,563,767	2.2%	57
25178	State Farm Mutual Automobile Insurance Co	0	\$10,628,724	2.0%	0
69132	State Mutual Insurance Company	0	\$2,076,882	0.4%	0
89184	Sterling Investors Life Insurance Company	0	\$921,355	0.2%	0
56014	Thrivent Financial For Lutherans	0	\$2,840,474	0.5%	0
69701	Union Bankers Insurance Company	0	\$1,845,897	0.4%	0
92916	United American Insurance Company	0	\$12,568,918	2.4%	0
79413	United Healthcare Insurance Company	20	\$132,210,744	25.5%	33
63479	United Teacher Associates Insurance Co	22	\$2,118,746	0.4%	2,266
72850	United World Life Insurance Company	1	\$7,115,195	1.4%	31
69663	USAA Life Insurance Company	0	\$1,453,548	0.3%	0
70319	Washington National Insurance Co	5	\$4,212,373	0.8%	259
<b>Top 40 Writers</b>		<b>216</b>	<b>\$505,931,767</b>	<b>97.4%</b>	<b>.</b>
<b>Total</b>		<b>238</b>	<b>\$519,457,606</b>	<b>100.0%</b>	<b>.</b>

**Life and Annuity Complaint Indices**  
**Top Forty Writers, Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
70432	AIG Annuity Insurance Company	5	\$53,212,222	0.8%	41
60941	AIG Sunamerica Life Assurance Company	3	\$371,932,692	5.6%	3
90611	Allianz Life Insurance Co Of North America	43	\$210,297,590	3.2%	89
60186	Allstate Life Insurance Company	10	\$84,394,398	1.3%	51
92738	American Equity Investment Life Ins Co	9	\$64,735,611	1.0%	60
60488	American General Life Insurance Co	20	\$67,271,753	1.0%	129
60631	American Investors Life Ins Co	16	\$48,336,725	0.7%	143
60895	American United Life Insurance Co	1	\$87,932,774	1.3%	5
61689	Aviva Life & Annuity Company	16	\$59,325,056	0.9%	117
62944	AXA Equitable Life Insurance Company	16	\$282,330,883	4.3%	25
68322	Great West Life & Annuity Insurance Company	0	\$78,260,659	1.2%	0
88072	Hartford Life Insurance Company	5	\$50,919,882	0.8%	43
86509	ING Life Insurance & Annuity Company	1	\$90,631,035	1.4%	5
80942	ING USA Annuity & Life Ins Co	9	\$172,909,922	2.6%	23
65056	Jackson National Life Insurance Company	26	\$168,668,617	2.6%	67
65676	Lincoln National Life Insurance Company	23	\$347,712,972	5.3%	29
65935	Massachusetts Mutual Life Insurance Company	11	\$74,959,096	1.1%	64
87726	Metlife Insurance Company Of Connecticut	7	\$55,966,381	0.8%	54
93513	Metlife Investors Insurance Company	0	\$64,469,899	1.0%	0
61050	Metlife Investors USA Insurance Company	0	\$76,618,824	1.2%	0
65978	Metropolitan Life Insurance Company	58	\$222,797,853	3.4%	113
66044	Midland National Life Insurance Company	15	\$52,828,744	0.8%	123
91596	New York Life Insurance & Annuity Corp	6	\$164,749,453	2.5%	16
66915	New York Life Insurance Company	23	\$54,774,906	0.8%	182
67091	Northwestern Mutual Life Insurance Company	11	\$184,656,749	2.8%	26
63274	Om Financial Life Insurance Company	20	\$59,671,301	0.9%	145
67466	Pacific Life Insurance Company	4	\$91,802,102	1.4%	19
61271	Principal Life Ins Co	5	\$69,403,501	1.1%	31
68136	Protective Life Insurance Company	22	\$146,450,500	2.2%	65
79227	PRUCO Life Insurance Company	6	\$48,876,431	0.7%	53
86630	Prudential Annuities Life Assurance Corp	6	\$89,081,363	1.3%	29
68241	Prudential Insurance Company Of America	48	\$88,277,363	1.3%	236
65005	Riversource Life Insurance Company	2	\$132,951,854	2.0%	7
69108	State Farm Life Insurance Company	13	\$106,000,701	1.6%	53
79065	Sun Life Assurance Of Canada (US	2	\$63,312,461	1.0%	14
69345	Teachers Ins & Annuity Assn of America	1	\$149,398,133	2.3%	3
56014	Thrivent Financial For Lutherans	7	\$78,170,367	1.2%	39
70688	Transamerica Financial Life Ins Co	1	\$181,501,972	2.7%	2
86231	Transamerica Life Insurance Company	6	\$63,291,381	1.0%	41
70238	Variable Annuity Life Insurance Company	2	\$51,407,279	0.8%	17
<b>Top 40 Writers</b>		<b>479</b>	<b>\$4,610,291,405</b>	<b>69.8%</b>	<b>.</b>
<b>Total</b>		<b>1,525</b>	<b>\$6,605,105,361</b>	<b>100.0%</b>	<b>.</b>

**Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005-2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
95810	Aetna Health Inc	11	\$50,177,226	3.2%	69
47171	Blue Cross & Blue Shield Of Kansas City	2	\$77,986,265	5.0%	8
95209	CIGNA Healthcare of Ohio Inc	4	\$8,203,658	0.5%	153
95635	CIGNA Healthcare Of St Louis Inc	1	\$13,433,760	0.9%	23
95145	Community Health Plan	6	\$43,260,321	2.8%	43
95489	Coventry Health Care Of Kansas Inc	75	\$175,885,372	11.2%	134
95530	Cox Health Systems HMO Inc	6	\$17,620,754	1.1%	107
95315	Good Health HMO Inc DBA Blue-care Inc	49	\$189,690,160	12.1%	81
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i>	1	\$557	0.0%	9,999
96377	Group Health Plan Inc	94	\$266,158,051	17.0%	111
96475	Healthlink HMO Inc DBA Healthlink HMO	0	\$1,363,319	0.1%	0
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	86	\$372,881,274	23.7%	72
95885	Humana Health Plan Inc	21	\$67,086,476	4.3%	98
95309	Mercy Health Plan of Missouri Inc	41	\$144,693,962	9.2%	89
96385	United Healthcare Of The Midwest Inc	104	\$141,766,717	9.0%	230
<b>Total</b>		<b>501</b>	<b>\$1,570,207,871</b>	<b>100.0%</b>	<b>.</b>

**All Property and Casualty Writers  
(Excluding Accident and Health  
Complaint Indices**



Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
12963	21st Century Insurance Company	0	\$508,580	0.0%	0
22896	ACA Financial Guaranty Corporation	0	\$260,047	0.0%	0
10349	Acceptance Casualty Insurance Co	2	\$2,761,079	0.0%	110
20010	Acceptance Indemnity Insurance Co	0	\$667	0.0%	0
12304	Accident Fund General Insurance Company	0	\$480,070	0.0%	0
10166	Accident Fund Ins Co of America	1	\$26,185,150	0.3%	6
12305	Accident Fund National Insurance Company	1	\$1,249,613	0.0%	121
26379	Accredited Surety & Casualty Company Inc	0	\$35,837	0.0%	0
22667	Ace American Insurance Company	10	\$61,102,090	0.7%	25
20702	Ace Fire Underwriters Insurance Company	1	\$3,553,952	0.0%	43
20699	Ace Property & Casualty Insurance Company	2	\$55,187,682	0.7%	5
19984	ACIG Insurance Company	0	\$267,141	0.0%	0
22950	Acstar Insurance Company	0	\$142,416	0.0%	0
14184	Acuity A Mutual Insurance Company	3	\$29,444,799	0.4%	15
10324	Addison Insurance Company	0	\$8,620,392	0.1%	0
40517	Advantage Workers Compensation Ins Co	0	\$25,239	0.0%	0
33898	Aegis Security Insurance Company	0	\$138,514	0.0%	0
10014	Affiliated FM Insurance Company	0	\$11,343,817	0.1%	0
42609	Affirmative Insurance Company	100	\$10,763,265	0.1%	1,405
42757	Agri General Insurance Company	0	\$14,129,174	0.2%	0
19402	AIG Casualty Company	0	\$1,796,691	0.0%	0
34789	AIG Centennial Insurance Company	0	\$680,323	0.0%	0
36587	AIG National Insurance Company Inc	31	\$7,684,778	0.1%	610
20796	AIG Premier Insurance Company	0	\$453,006	0.0%	0
19399	AIU Insurance Company	9	\$2,811,018	0.0%	484
38733	Alaska National Insurance Company	0	\$225,950	0.0%	0
24899	Alea North America Insurance Company	0	\$2,245,566	0.0%	0
12188	Alfa Vision Insurance Corporation	19	\$4,533,325	0.1%	634
13285	Allegheny Casualty Company	0	\$193,202	0.0%	0
19186	Alliance Insurance Company Inc	6	\$2,350,341	0.0%	386
35300	Allianz Global Risks US Insurance Company	0	\$8,629,048	0.1%	0
42579	Allied Property & Casualty Insurance Company	29	\$29,180,668	0.4%	150
10690	Allied World National Assurance Company	0	\$1,212,014	0.0%	0
41840	Allmerica Financial Benefit Insurance Company	0	\$9,733	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	17	\$13,820,742	0.2%	186
19240	Allstate Indemnity Company	65	\$44,147,305	0.5%	223
19232	Allstate Insurance Company	115	\$84,025,163	1.0%	207
17230	Allstate Property & Casualty Ins Co	118	\$89,669,173	1.1%	199
38156	Alpha Property & Casualty Insurance Co	9	\$2,474,412	0.0%	550
18708	AMBAC Assurance Corporation	0	\$8,755,738	0.1%	0
19100	AMCO Insurance Company	43	\$68,960,476	0.8%	94
25402	AMCOMP Assurance Corporation	0	\$380,944	0.0%	0
12548	American Agri-business Insurance Company	0	\$8,296,205	0.1%	0
10103	American Agricultural Insurance Co	0	\$2,676,840	0.0%	0
19720	American Alternative Insurance Corporation	2	\$11,137,156	0.1%	27

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
21849	American Automobile Insurance Company	2	\$15,154,152	0.2%	20
10111	American Bankers Insurance Company Of FL	11	\$10,721,507	0.1%	155
20427	American Casualty Company Of Reading PA	2	\$8,745,685	0.1%	35
19941	American Commerce Insurance Company	0	\$83,126	0.0%	0
45934	American Compensation Insurance Company	0	\$46,678	0.0%	0
10216	American Contractors Indemnity Company	0	\$578,017	0.0%	0
19690	American Economy Insurance Company	8	\$9,731,021	0.1%	124
23450	American Family Home Insurance Company	11	\$4,176,461	0.1%	398
19275	American Family Mutual Ins Co	605	\$788,375,115	9.5%	116
10170	American Federated Insurance Company	0	\$148,167	0.0%	0
24066	American Fire & Casualty Company	2	\$3,698,132	0.0%	82
24376	American General Indemnity Company	0	\$1,326,938	0.0%	0
26247	American Guarantee & Liability Insurance Co	0	\$24,681,589	0.3%	0
13331	American Hardware Mutual Insurance Co	0	\$10,462	0.0%	0
19380	American Home Assurance Company	36	\$106,000,466	1.3%	51
21857	American Insurance Company The	1	\$7,407,544	0.1%	20
32220	American International Insurance Company	3	\$4,835,410	0.1%	94
40258	American International South Insurance Co	56	\$18,211,275	0.2%	465
31895	American Interstate Insurance Company	1	\$6,984,005	0.1%	22
30562	American Manufacturers Mutual Insurance Co	0	\$8,678	0.0%	0
16810	American Mercury Insurance Company	0	\$297,490	0.0%	0
23469	American Modern Home Insurance Co	17	\$8,800,615	0.1%	292
38652	American Modern Select Insurance Company	2	\$707,676	0.0%	427
39942	American National General Insurance Co	0	\$1,177,047	0.0%	0
28401	American National Property & Casualty Co	38	\$35,557,014	0.4%	162
19615	American Reliable Insurance Company	3	\$2,205,810	0.0%	206
19631	American Road Insurance Company	0	\$6,712,104	0.1%	0
39969	American Safety Casualty Insurance Company	0	\$6,660	0.0%	0
42978	American Security Insurance Company	6	\$12,643,218	0.2%	72
42897	American Service Insurance Company	7	\$723,224	0.0%	1,464
41998	American Southern Home Insurance Company	0	\$266	0.0%	0
10235	American Southern Insurance Company	0	\$45,126	0.0%	0
19283	American Standard Insurance Company Of WI	96	\$83,523,914	1.0%	174
19704	American States Insurance Company	9	\$16,696,504	0.2%	82
31380	American Surety Company	0	\$13,140	0.0%	0
40142	American Zurich Insurance Company	0	\$7,737,245	0.1%	0
19488	Amerisure Insurance Company	0	\$18,771,090	0.2%	0
23396	Amerisure Mutual Insurance Company	2	\$25,765,100	0.3%	12
27928	Amex Assurance Company	3	\$3,529,360	0.0%	129
19976	AMICA Mutual Insurance Company	0	\$3,419,640	0.0%	0
34738	ARAG Insurance Company	0	\$121,097	0.0%	0
11150	Arch Insurance Company	1	\$11,413,101	0.1%	13
19860	Argonaut Great Central Insurance Co	1	\$9,447,570	0.1%	16
19801	Argonaut Insurance Company	0	\$1,266,300	0.0%	0
19828	Argonaut Midwest Insurance Company	0	\$1,422,624	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
41459	Armed Forces Insurance Exchange	4	\$1,801,497	0.0%	336
24678	Arrowood Indemnity Company	1	\$-369,065	- 0.0%	-410
10194	Artisan & Truckers Casualty Company	0	\$44,468	0.0%	0
21865	Associated Indemnity Corporation	1	\$1,218,138	0.0%	124
19305	Assurance Company Of America	10	\$11,508,155	0.1%	131
30180	Assured Guaranty Corp	0	\$1,104,379	0.0%	0
41769	Athena Assurance Company	0	\$475,101	0.0%	0
22209	Atlantic Insurance Company	0	\$1,177	0.0%	0
19895	Atlantic Mutual Insurance Company	2	\$1,382,240	0.0%	219
27154	Atlantic Specialty Insurance Company	0	\$3,553,178	0.0%	0
25422	Atradius Trade Credit Insurance Inc	0	\$1,225,969	0.0%	0
13412	Austin Mutual Insurance Company	0	\$1,536,286	0.0%	0
27235	Auto Club Family Insurance Company	70	\$43,450,646	0.5%	244
18988	Auto Owners Insurance Company	21	\$47,545,139	0.6%	67
15512	Automobile Club Inter-insurance Exchange	94	\$91,530,262	1.1%	155
19062	Automobile Ins Co Of Hartford CT	11	\$5,018,596	0.1%	331
10367	Avemco Insurance Company	0	\$847,878	0.0%	0
29530	AXA Art Insurance Corporation	0	\$422,812	0.0%	0
33022	AXA Insurance Company	0	\$206,151	0.0%	0
37273	Axis Insurance Company	0	\$666,862	0.0%	0
20370	Axis Reinsurance Company	0	\$5,013,895	0.1%	0
24813	Balboa Insurance Company	8	\$6,605,200	0.1%	183
18538	Bancinsure Inc	0	\$1,061,733	0.0%	0
33162	Bankers Insurance Company	0	\$80,334	0.0%	0
29513	Bar Plan Mutual Insurance Company The	2	\$14,409,078	0.2%	21
10966	Bar Plan Surety & Fidelity Company, The	0	\$606,164	0.0%	0
38245	BCS Insurance Company	5	\$2,857,341	0.0%	265
37540	Beazley Insurance Company Inc	0	\$707,317	0.0%	0
41394	Benchmark Insurance Company	0	\$3,530,097	0.0%	0
29580	Berkley Regional Insurance Company	0	\$25,853	0.0%	0
20095	Bituminous Casualty Corporation	5	\$14,608,242	0.2%	52
20109	Bituminous Fire & Marine Ins Co	1	\$577,038	0.0%	262
27081	Bond Safeguard Insurance Company	0	\$363,782	0.0%	0
19658	Bristol West Insurance Company	0	\$739,749	0.0%	0
13528	Brotherhood Mutual Insurance Co	2	\$7,885,944	0.1%	38
35955	California Casualty General Ins Co Of Oregon	0	\$798,758	0.0%	0
20117	California Casualty Indemnity Exchange	8	\$3,182,662	0.0%	380
20125	California Casualty Insurance Company	0	\$282	0.0%	0
15725	Cameron Mutual Insurance Company	35	\$50,002,262	0.6%	106
42498	Cameron National Insurance Company	0	\$3,893,573	0.0%	0
36340	Camico Mutual Insurance Company	0	\$713,403	0.0%	0
10464	Canal Insurance Company	12	\$5,819,224	0.1%	312
30589	Capital City Insurance Company Inc	0	\$188,324	0.0%	0
10472	Capitol Indemnity Corporation	2	\$2,742,757	0.0%	110
10510	Carolina Casualty Insurance Company	5	\$9,048,088	0.1%	84

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
11255	Caterpillar Insurance Company	0	\$6,628,697	0.1%	0
19909	Centennial Insurance Company	0	\$999,814	0.0%	0
34274	Central States Indemnity Company Of Omaha	0	\$1,645,043	0.0%	0
34649	Centre Insurance Company	1	\$-2,892	- 0.0%	9,999
26905	Century-national Insurance Company	0	\$22,741	0.0%	0
37524	Charter Indemnity Company	3	\$1,329,619	0.0%	341
25615	Charter Oak Fire Insurance Co The	2	\$11,231,438	0.1%	27
10642	Cherokee Insurance Company	1	\$3,486,147	0.0%	43
22810	Chicago Insurance Company	0	\$1,324,073	0.0%	0
12777	Chubb Indemnity Insurance Company	0	\$1,956,464	0.0%	0
10052	Chubb National Insurance Company	0	\$594,919	0.0%	0
10669	Church Insurance Co The	0	\$99,492	0.0%	0
18767	Church Mutual Insurance Company	2	\$20,408,823	0.2%	15
25771	CIFG Assurance North America Inc	0	\$977,707	0.0%	0
22004	CIM Insurance Corporation	0	\$25,453	0.0%	0
28665	Cincinnati Casualty Company The	0	\$8,573,713	0.1%	0
23280	Cincinnati Indemnity Company Inc	0	\$5,493,574	0.1%	0
10677	Cincinnati Insurance Company The	24	\$77,117,576	0.9%	47
31534	Citizens Insurance Company Of America	0	\$172,281	0.0%	0
10315	Civic Property & Casualty Co	6	\$2,236,798	0.0%	406
20532	Clarendon National Insurance Company	2	\$2,438,064	0.0%	124
25070	Clearwater Insurance Company	0	\$68,870	0.0%	0
29114	CMG Mortgage Assurance Company	0	\$596	0.0%	0
40266	CMG Mortgage Insurance Company	0	\$1,432,147	0.0%	0
30112	Cnl/insurance America Inc	0	\$38,823	0.0%	0
34347	Colonial American Casualty & Surety C	0	\$878,055	0.0%	0
10758	Colonial Surety Company	0	\$12,790	0.0%	0
27812	Columbia Insurance Company	0	\$2,757	0.0%	0
40371	Columbia Mutual Insurance Company	21	\$32,728,614	0.4%	97
19640	Columbia National Insurance Company	4	\$14,126,820	0.2%	43
19410	Commerce & Industry Insurance Co	8	\$51,185,722	0.6%	24
32280	Commercial Casualty Insurance Company	1	\$-505	- 0.0%	9,999
10220	Commonwealth Ins Co of America	0	\$718,768	0.0%	0
12157	Companion Property & Casualty Insurance Co	0	\$15,637	0.0%	0
34711	Computer Insurance Company	0	\$199,176	0.0%	0
10204	Consumers Insurance USA Inc	21	\$10,472,416	0.1%	303
20443	Continental Casualty Company	8	\$58,785,578	0.7%	21
28258	Continental Indemnity Company	0	\$282,054	0.0%	0
35289	Continental Insurance Company The	6	\$155,963,309	1.9%	6
10804	Continental Western Insurance Company	16	\$43,087,487	0.5%	56
37206	Contractors Bonding & Insurance Company	0	\$609,520	0.0%	0
16411	Cooperative Mutual Insurance Company	0	\$1,480,501	0.0%	0
10783	Cornerstone National Insurance Company	20	\$15,784,370	0.2%	192
20982	Country Casualty Insurance Company	1	\$648,633	0.0%	233
20990	Country Mutual Insurance Company	30	\$14,795,693	0.2%	307

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
21008	Country Preferred Insurance Company	6	\$6,222,071	0.1%	146
26492	Courtesy Insurance Company	0	\$309,993	0.0%	0
30082	CPA Insurance Company	0	\$59,045	0.0%	0
31348	Crum & Forster Indemnity Company	0	\$166,101	0.0%	0
24660	Cumberland Casualty & Surety Co- <i>Suspended-</i>	1	.	.	.
10847	Cumis Insurance Society Inc	0	\$6,684,639	0.1%	0
10499	Daimlerchrysler Insurance Company	0	\$2,533,008	0.0%	0
21164	Dairyland Insurance Company	17	\$12,858,015	0.2%	200
34924	Dakota Truck Underwriters	0	\$319,767	0.0%	0
32271	Dallas National Insurance Company	0	\$175,200	0.0%	0
16624	Darwin National Assurance Company	0	\$461,002	0.0%	0
16705	Dealers Assurance Company	3	\$-3	- 0.0%	9,999
37907	Deerbrook Insurance Company	2	\$622,765	0.0%	486
37184	Deerfield Insurance Company	0	\$29,880	0.0%	0
35408	Delos Insurance Company	1	\$10,392	0.0%	9,999
18813	Dentists Benefits Insurance Company	0	\$1,529	0.0%	0
42587	Depositors Insurance Company	15	\$19,715,178	0.2%	115
12718	Developers Surety & Indemnity Company	0	\$257,133	0.0%	0
10659	Diamond Insurance Company	1	\$486,415	0.0%	311
42048	Diamond State Insurance Company	0	\$1,499,056	0.0%	0
42781	Direct General Insurance Company	19	\$3,045,360	0.0%	943
23736	Direct National Insurance Company	3	\$602,481	0.0%	753
36463	Discover Property & Casualty Ins Co	7	\$12,458,191	0.2%	85
34495	Doctors Company An Interins Exchange	0	\$4,981,140	0.1%	0
22926	Economy Fire & Casualty Company	0	\$116	0.0%	0
40649	Economy Premier Assurance Company	7	\$8,358,802	0.1%	127
21261	Electric Insurance Company	5	\$5,987,818	0.1%	126
21407	Emcasco Insurance Company	2	\$2,310,830	0.0%	131
21326	Empire Fire & Marine Insurance Co	8	\$74,587,842	0.9%	16
20648	Employers Fire Insurance Company	0	\$2,249,575	0.0%	0
21458	Employers Insurance Company Of Wausau	0	\$8,959,712	0.1%	0
21415	Employers Mutual Casualty Company	5	\$18,225,787	0.2%	41
32005	Employers Security Insurance Company	0	\$7,292	0.0%	0
15130	Encompass Indemnity Company	9	\$9,895,725	0.1%	138
10071	Encompass Insurance Company Of America	6	\$6,319,588	0.1%	144
37915	Essentia Insurance Company	0	\$1,416	0.0%	0
25712	Esurance Insurance Company	30	\$13,407,184	0.2%	338
20516	Euler Hermes American Credit Indemnity Co	0	\$1,585,100	0.0%	0
10120	Everest National Insurance Company	0	\$3,432,810	0.0%	0
12750	Evergreen National Indemnity Company	0	\$978,421	0.0%	0
10318	Exact Property & Casualty	0	\$36,896	0.0%	0
10003	Excess Share Insurance Corporation	0	\$99,990	0.0%	0
35181	Executive Risk Indemnity Inc	0	\$8,140,435	0.1%	0
21482	Factory Mutual Insurance Company	0	\$53,055,284	0.6%	0
25518	Fairmont Premier Insurance Company	0	\$27,921	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
24384	Fairmont Specialty Insurance Company	0	\$2,162,262	0.0%	0
12345	Farm Bureau New Horizons Ins Co Of MO	0	\$514,781	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	170	\$123,121,480	1.5%	209
19194	Farmers Alliance Mutual Insurance Company	12	\$11,409,803	0.1%	159
21628	Farmers Insurance Company Inc	151	\$128,649,781	1.6%	177
21652	Farmers Insurance Exchange	24	\$12,593,835	0.2%	288
13897	Farmers Mutual Hail Insurance Co Of IA	0	\$11,261,717	0.1%	0
16381	Farmers Union Cooperative Insurance Co	1	\$535,415	0.0%	282
41483	Farmington Casualty Company	0	\$1,627,147	0.0%	0
13838	Farmland Mutual Insurance Company	1	\$3,722,370	0.0%	41
20281	Federal Insurance Company	5	\$83,319,949	1.0%	9
13935	Federated Mutual Insurance Company	5	\$30,660,186	0.4%	25
11118	Federated Rural Electric Insurance Exchange	0	\$4,336,392	0.1%	0
28304	Federated Service Insurance Company	0	\$7,364,052	0.1%	0
43460	FFG Insurance Company	1	\$19,286	0.0%	7,841
39306	Fidelity & Deposit Company Maryland	3	\$11,518,466	0.1%	39
35386	Fidelity & Guaranty Insurance Company	0	\$2,165,524	0.0%	0
25879	Fidelity & Guaranty Insurance Underwriters	0	\$498,751	0.0%	0
25180	Fidelity National Insurance Company	20	\$10,732,022	0.1%	282
16578	Fidelity National Prop. & Casualty Ins Co	0	\$547,640	0.0%	0
12815	Financial Guaranty Insurance Company	0	\$4,326,363	0.1%	0
19852	Financial Indemnity Company	34	\$10,427,915	0.1%	493
31453	Financial Pacific Insurance Company	0	\$14,978	0.0%	0
18287	Financial Security Assurance Inc	0	\$5,135,981	0.1%	0
21660	Fire Insurance Exchange	37	\$33,331,022	0.4%	168
21873	Firemans Fund Insurance Company	7	\$25,567,576	0.3%	41
10336	First Acceptance Insurance Company Inc	33	\$5,694,368	0.1%	876
37710	First American Property & Casualty Ins Co	0	\$12,657	0.0%	0
29980	First Colonial Insurance Company	2	\$4,360,759	0.1%	69
11177	First Financial Insurance Company	0	\$133,831	0.0%	0
10676	First Guard Insurance Company	0	\$914,857	0.0%	0
33588	First Liberty Insurance Corp The	1	\$1,529,782	0.0%	99
42722	First Marine Insurance Company	3	\$954,459	0.0%	475
24724	First National Insurance Company Of America	0	\$4,364,463	0.1%	0
28519	First Sealord Surety Inc	0	\$94,863	0.0%	0
34916	First Specialty Insurance Corporation	0	\$411,357	0.0%	0
27626	Firstcomp Insurance Company	2	\$9,968,485	0.1%	30
13978	Florists Mutual Insurance Company	0	\$1,515,994	0.0%	0
11185	Foremost Insurance Co	37	\$14,848,194	0.2%	377
11800	Foremost Property & Casualty Insurance Co	5	\$1,574,675	0.0%	480
41513	Foremost Signature Insurance Company	2	\$5,139,137	0.1%	59
10801	Fortress Insurance Company	0	\$169,679	0.0%	0
14249	Founders Insurance Company	0	\$129,509	0.0%	0
12361	Galen Insurance Company	0	\$1,553,302	0.0%	0
21253	Garrison Property & Casualty Insurance Co	0	\$437,941	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
28339	Gateway Insurance Company	16	\$5,311,340	0.1%	456
41491	GEICO Casualty Company	10	\$4,368,919	0.1%	346
35882	GEICO General Ins Co	54	\$40,154,056	0.5%	203
22055	GEICO Indemnity Company	38	\$17,630,594	0.2%	326
24414	General Casualty Company Of Wisconsin	7	\$16,902,260	0.2%	63
18821	General Casualty Insurance Company	0	\$388,632	0.0%	0
30007	General Fidelity Insurance Company	0	\$524,172	0.0%	0
37931	General Fire & Casualty Company	0	\$492,777	0.0%	0
24732	General Insurance Company Of America	0	\$8,370,720	0.1%	0
22039	General Reinsurance Corporation	0	\$982,839	0.0%	0
11967	General Star National Ins Co	0	\$626,852	0.0%	0
11231	Generali U S Branch	0	\$579,016	0.0%	0
38962	Genesis Insurance Company	0	\$1,143,168	0.0%	0
41432	Genworth Home Equity Insurance Corporation	0	\$69,045	0.0%	0
38458	Genworth Mortgage Insurance Corporation	0	\$13,278,842	0.2%	0
16675	Genworth Mortgage Insurance Corp Of NC	0	\$42	0.0%	0
29823	Genworth Residential Mortgage Ins Corp	0	\$365,831	0.0%	0
41343	Gerling America Insurance Company	0	\$175,652	0.0%	0
11044	GMAC Insurance Company Online Inc	0	\$57,864	0.0%	0
22063	Government Employees Insurance Co	23	\$18,451,685	0.2%	188
26310	Granite Re Inc	0	\$438,565	0.0%	0
23809	Granite State Insurance Company	1	\$4,479,268	0.1%	34
36307	Gray Insurance Company The	0	\$384,094	0.0%	0
26832	Great American Alliance Insurance Company	0	\$1,547,073	0.0%	0
26344	Great American Assurance Company	3	\$12,728,366	0.2%	36
16691	Great American Insurance Company	5	\$12,242,481	0.1%	62
22136	Great American Insurance Company of NY	3	\$31,879,668	0.4%	14
33723	Great American Spirit Insurance Company	0	\$225	0.0%	0
25224	Great Divide Insurance Company	0	\$2,603,442	0.0%	0
20303	Great Northern Insurance Company	1	\$22,214,357	0.3%	7
11371	Great West Casualty Company	12	\$33,461,190	0.4%	54
22322	Greenwich Insurance Company	0	\$7,641,193	0.1%	0
14117	Grinnell Mutual Reinsurance Company	17	\$20,323,927	0.2%	126
16144	Grinnell Select Insurance Company	1	\$1,719,824	0.0%	88
36650	Guarantee Company of North America USA	0	\$235,713	0.0%	0
11398	Guarantee Insurance Company	0	\$8,157,281	0.1%	0
42331	Guideone America Insurance Company	2	\$3,266,714	0.0%	93
42803	Guideone Elite Insurance Company	1	\$6,352,506	0.1%	24
15032	Guideone Mutual Insurance Company	24	\$9,567,518	0.1%	379
14559	Guideone Specialty Mutual Insurance Company	0	\$2,372,950	0.0%	0
42811	Gulf Underwriters Insurance Company	0	\$104	0.0%	0
22292	Hanover Insurance Company The	5	\$2,838,227	0.0%	266
10829	Harbor Point Reinsurance US Inc	0	\$67,970	0.0%	0
26433	Harco National Insurance Company	1	\$6,579,183	0.1%	23
23582	Harleysville Insurance Company	0	\$511,526	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
14168	Harleysville Mutual Insurance Co	0	\$68,727	0.0%	0
22357	Hartford Accident & Indemnity Co	4	\$5,408,662	0.1%	112
29424	Hartford Casualty Insurance Co	9	\$27,859,388	0.3%	49
19682	Hartford Fire Insurance Company	9	\$49,404,123	0.6%	28
37478	Hartford Insurance Company Of Midwest The	9	\$12,142,517	0.1%	112
11452	Hartford Steam Boiler Inspection & Ins	0	\$2,791,069	0.0%	0
30104	Hartford Underwriters Insurance Company	53	\$59,504,388	0.7%	135
31550	Haulers Insurance Company Inc	9	\$5,755,484	0.1%	236
36919	Hawkeye Security Insurance Company	12	\$22,699,121	0.3%	80
35904	Health Care Indemnity Inc	0	\$5,457,117	0.1%	0
32077	Heritage Casualty Insurance Company	0	\$13,570	0.0%	0
39527	Heritage Indemnity Company	0	\$187,978	0.0%	0
10200	Hiscox Insurance Company Inc	0	\$199,316	0.0%	0
20419	Homesite Indemnity Company	32	\$4,492,664	0.1%	1,077
22578	Horace Mann Insurance Company	0	\$718,098	0.0%	0
22756	Horace Mann Property & Casualty Ins Co	2	\$969,326	0.0%	312
28657	HSBC Insurance Company Of Delaware	0	\$25,143	0.0%	0
25054	Hudson Insurance Company	0	\$1,103,329	0.0%	0
29068	IDS Property Casualty Insurance Company	0	\$1,886,938	0.0%	0
23817	Illinois National Insurance Company	11	\$9,415,964	0.1%	177
43575	Indemnity Insurance Co Of North America	1	\$8,689,493	0.1%	17
29831	Independent Mutual Fire Insurance Company	0	\$82,699	0.0%	0
14265	Indiana Lumbersmens Mutual Insurance Co	0	\$6,272,839	0.1%	0
39497	Infinity Assurance Insurance Company	18	\$6,975,814	0.1%	390
11738	Infinity Auto Insurance Company	8	\$2,211,680	0.0%	547
10061	Infinity Indemnity Insurance Company	0	\$319,730	0.0%	0
22268	Infinity Insurance Company	1	\$139,367	0.0%	1,085
12599	Infinity Standard Insurance Company	2	\$398,921	0.0%	758
23264	Inland Insurance Company	0	\$106,670	0.0%	0
22713	Insurance Company Of North America	0	\$151,242	0.0%	0
19429	Insurance Company Of The State Of PA	24	\$23,680,927	0.3%	153
27847	Insurance Company Of The West	0	\$1,218,440	0.0%	0
10922	Insuremax Insurance Company	12	\$2,064,826	0.0%	879
22780	Integon General Insurance Corporation	0	\$171,351	0.0%	0
22772	Integon Indemnity Corporation	0	\$242,438	0.0%	0
29742	Integon National Insurance Company	1	\$282,351	0.0%	536
33367	Intermed Insurance Company	2	\$8,068,355	0.1%	37
11592	International Fidelity Insurance Company	0	\$1,113,253	0.0%	0
22837	Interstate Indemnity Company	1	\$1,006,220	0.0%	150
10749	Intrepid Insurance Company	0	\$924,144	0.0%	0
32921	Ismie Mutual Insurance Company	0	\$359,986	0.0%	0
14354	Jewelers Mutual Insurance Company	0	\$1,496,731	0.0%	0
25690	K-M Insurance Company- <i>Withdren-</i>	0	\$83	0.0%	0
15962	Kansas Bankers Surety Company The	0	\$3,663,947	0.0%	0
34703	Kansas Medical Mutual Insurance Company	0	\$2,432,275	0.0%	0



Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
10914	Kemper Independence Insurance Company	1	\$1,814,102	0.0%	83
26077	Lancer Insurance Company	2	\$2,900,560	0.0%	104
37940	Lexington National Insurance Corporation	0	\$32,882	0.0%	0
13307	Lexon Insurance Company	0	\$410,177	0.0%	0
42404	Liberty Insurance Corporation	1	\$28,247,368	0.3%	5
19917	Liberty Insurance Underwriters Inc.	0	\$4,530,228	0.1%	0
23035	Liberty Mutual Fire Insurance Company	57	\$91,420,168	1.1%	94
23043	Liberty Mutual Insurance Company	8	\$20,799,179	0.3%	58
33855	Lincoln General Insurance Company	3	\$8,985,257	0.1%	50
14400	Lititz Mutual Insurance Company	13	\$9,777,857	0.1%	201
33600	LM Insurance Corporation	1	\$7,674,920	0.1%	20
23108	Lumbermens Underwriting Alliance	0	\$725,457	0.0%	0
35769	Lyndon Property Insurance Company	1	\$18,772,911	0.2%	8
10051	Lyndon Southern Insurance Company	0	\$401,128	0.0%	0
36897	Manufacturers Alliance Insurance Company	0	\$299,531	0.0%	0
28932	Markel American Insurance Company	1	\$3,316,150	0.0%	46
38970	Markel Insurance Company	1	\$2,487,272	0.0%	61
19356	Maryland Casualty Company	4	\$7,980,766	0.1%	76
22306	Massachusetts Bay Insurance Company	2	\$561,688	0.0%	538
10784	Maxum Casualty Insurance Company	1	\$520,170	0.0%	291
12041	MBIA Insurance Corporation	0	\$8,467,016	0.1%	0
33391	Medical Assurance Company Inc The	0	\$22,723,315	0.3%	0
10686	Medical Liability Alliance	0	\$7,876,320	0.1%	0
11843	Medical Protective Company	2	\$16,544,711	0.2%	18
12754	Medicus Insurance Company	0	\$15,551	0.0%	0
22241	Medmarc Casualty Insurance Company	0	\$317,487	0.0%	0
33650	Mendota Insurance Company	22	\$6,822,961	0.1%	488
31968	Merastar Insurance Company	0	\$302,308	0.0%	0
14494	Merchants Bonding Company (mutual	0	\$1,008,657	0.0%	0
23353	Meridian Security Insurance Company	0	\$459,102	0.0%	0
24821	Meritplan Insurance Company	2	\$15,782	0.0%	9,999
40169	Metropolitan Casualty Insurance Company	1	\$379,908	0.0%	398
25321	Metropolitan Direct Property & Casualty Ins Co	1	\$1,979,011	0.0%	76
39950	Metropolitan General Insurance Company	1	\$365,697	0.0%	414
34339	Metropolitan Group Property & Casualty Ins Co	11	\$7,403,096	0.1%	225
26298	Metropolitan Property & Casualty Insurance Co	14	\$9,323,597	0.1%	227
27014	MFS Mutual Insurance Company	0	\$10,965	0.0%	0
18740	MGIC Indemnity Corporation	0	\$1,618	0.0%	0
38660	MIC General Insurance Corporation	1	\$1,128,852	0.0%	134
38601	MIC Property & Casualty Insurance Corporation	0	\$354,676	0.0%	0
14508	Michigan Millers Mutual Insurance Company	0	\$6,652,931	0.1%	0
21687	Mid Century Insurance Company	98	\$80,903,978	1.0%	183
23418	Mid-continent Casualty Company	0	\$3,062,757	0.0%	0
15380	Mid-continent Insurance Company	0	\$5,673	0.0%	0
23434	Middlesex Insurance Company	2	\$1,677,253	0.0%	180

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
23612	Midwest Employers Casualty Company	0	\$7,884,064	0.1%	0
10895	Midwest Insurance Company	0	\$200,476	0.0%	0
23515	Midwestern Indemnity Company The	16	\$38,869,659	0.5%	62
40185	Millers Classified Insurance Company	3	\$4,892,311	0.1%	93
14583	Millers First Insurance Company	5	\$5,334,269	0.1%	142
42234	Minnesota Lawyers Mutual Insurance Company	0	\$72,573	0.0%	0
11964	Missouri Doctors Mutual Insurance Company	2	\$4,233,099	0.1%	71
10191	Missouri Employers Mutual Insurance Company	39	\$141,915,072	1.7%	42
27642	Missouri Hospital Plan	0	\$32,748,980	0.4%	0
11582	Missouri Professionals Mutual	3	\$41,645,093	0.5%	11
00103	Missouri Property Insurance Placement Facility	15	\$3,128,780	0.0%	725
20362	Mitsui Sumitomo Ins Co of America	1	\$1,841,493	0.0%	82
22551	Mitsui Sumitomo Insurance USA Inc	0	\$547,724	0.0%	0
23655	Modern Service Insurance Company	0	\$2,351	0.0%	0
29858	Mortgage Guaranty Insurance Corporation	0	\$26,029,146	0.3%	0
22012	Motors Insurance Corporation	0	\$4,586,871	0.1%	0
11878	Mutualaid Exchange	0	\$436,874	0.0%	0
23663	National American Insurance Company	1	\$1,443,287	0.0%	105
11991	National Casualty Company	9	\$8,756,073	0.1%	155
16217	National Farmers Union Property & Casualty Co	0	\$794,511	0.0%	0
15679	National Fire & Indemnity Exchange	1	\$285,714	0.0%	529
20478	National Fire Insurance Company Of Hartford	2	\$10,813,005	0.1%	28
42447	National General Assurance Company	2	\$1,692,754	0.0%	179
23728	National General Insurance Company	9	\$6,041,889	0.1%	225
20087	National Indemnity Company	3	\$7,032,867	0.1%	65
27944	National Insurance Association	4	\$1,228,010	0.0%	493
32620	National Interstate Insurance Company	3	\$6,283,674	0.1%	72
20052	National Liability & Fire Insurance Company	1	\$4,202,355	0.1%	36
15474	National Lloyds Insurance Company	8	\$1,453,226	0.0%	832
22608	National Specialty Insurance Company	0	\$1,214,659	0.0%	0
21881	National Surety Corporation	2	\$5,960,206	0.1%	51
19445	National Union Fire Ins Co of Pittsburgh	4	\$63,348,652	0.8%	10
26093	Nationwide Affinity Insurance Co Of America	8	\$11,394,182	0.1%	106
28223	Nationwide Agribusiness Insurance Company	1	\$6,371,822	0.1%	24
25453	Nationwide Insurance Company Of America	3	\$5,606,232	0.1%	81
23779	Nationwide Mutual Fire Insurance Company	3	\$313,830	0.0%	1,446
23787	Nationwide Mutual Insurance Company	23	\$42,901,563	0.5%	81
37877	Nationwide Property & Casualty Insurance Co	0	\$72,187	0.0%	0
25240	NAU Country Insurance Company	0	\$11,010,082	0.1%	0
42307	Navigators Insurance Company	0	\$3,236,377	0.0%	0
15865	NCMIC Insurance Company	0	\$1,429,879	0.0%	0
10317	Neighborhood Spirit Property & Casualty Co	1	\$132,182	0.0%	1,144
24171	Netherlands Insurance Company The	0	\$12,000,673	0.1%	0
23841	New Hampshire Insurance Company	8	\$32,626,962	0.4%	37
12130	New South Insurance Company	4	\$3,276,237	0.0%	185

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
16608	New York Marine & General Insurance Co	0	\$1,484,770	0.0%	0
14788	NGM Insurance Company	0	\$100	0.0%	0
27073	Nipponkoa Insurance Company Limited	0	\$1,317	0.0%	0
29700	North American Elite Insurance Company	0	\$20,068	0.0%	0
29874	North American Specialty Insurance Company	1	\$2,278,144	0.0%	66
27740	North Pointe Insurance Company	0	\$309,281	0.0%	0
21105	North River Insurance Company The	0	\$3,277,618	0.0%	0
36455	Northbrook Indemnity Company	2	\$163,220	0.0%	1,853
38369	Northern Assurance Company Of America	0	\$3,280,032	0.0%	0
19372	Northern Insurance Company Of New York	0	\$1,064,800	0.0%	0
27987	Northfield Insurance Company	0	\$1,290,476	0.0%	0
24015	Northland Insurance Company	5	\$9,047,474	0.1%	84
34630	Oak River Insurance Company	2	\$7,325,227	0.1%	41
23248	Occidental Fire & Casualty Co Of NC	1	\$3,341,793	0.0%	45
24074	Ohio Casualty Insurance Company	7	\$11,419,589	0.1%	93
24104	Ohio Farmers Insurance Company	0	\$18,908	0.0%	0
26565	Ohio Indemnity Company	0	\$561,747	0.0%	0
24082	Ohio Security Insurance Company	0	\$242,684	0.0%	0
36625	Old Reliable Casualty Company	18	\$4,430,058	0.1%	614
24139	Old Republic General Insurance Corporation	0	\$136,172	0.0%	0
24147	Old Republic Insurance Company	1	\$25,428,969	0.3%	6
40444	Old Republic Surety Company	0	\$866,584	0.0%	0
37060	Old United Casualty Company	2	\$1,128,854	0.0%	268
34940	Omni Indemnity Company	0	\$78,869	0.0%	0
39098	Omni Insurance Company	3	\$1,219,558	0.0%	372
20621	Onebeacon America Insurance Company	0	\$2,492,968	0.0%	0
21970	Onebeacon Insurance Company	1	\$4,202,602	0.1%	36
32700	Owners Insurance Company	6	\$37,313,649	0.5%	24
22748	Pacific Employers Insurance Company	1	\$941,353	0.0%	161
20346	Pacific Indemnity Company	2	\$6,637,687	0.1%	46
37850	Pacific Specialty Insurance Company	0	\$37,551	0.0%	0
10222	PACO Assurance Company Inc	0	\$231,466	0.0%	0
18333	Peerless Indemnity Insurance Company	2	\$1,061,072	0.0%	285
24198	Peerless Insurance Company	2	\$12,180,886	0.1%	25
32859	Penn America Insurance Company	0	\$44,640	0.0%	0
14982	Penn Millers Insurance Company	0	\$322,093	0.0%	0
21962	Pennsylvania General Insurance Company	0	\$258,729	0.0%	0
14974	Pennsylvania Lumbermens Mutual Ins Co	1	\$2,971,700	0.0%	51
12262	Pennsylvania Manufacturers Association Ins Co	0	\$983,421	0.0%	0
41424	Pennsylvania Manufacturers Indemnity Company	0	\$157,581	0.0%	0
14990	Pennsylvania National Mutual Casualty Ins Co	0	\$173,993	0.0%	0
12297	Petroleum Casualty Company	0	\$143	0.0%	0
13714	Pharmacists Mutual Insurance Company	3	\$6,200,828	0.1%	73
18058	Philadelphia Indemnity Insurance Company	3	\$29,333,608	0.4%	15
34037	Phoenix Indemnity Insurance Company	0	\$348,604	0.0%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
25623	Phoenix Insurance Company The	1	\$8,110,357	0.1%	19
11704	Physicians Professional Indemnity Association	0	\$9,450,165	0.1%	0
12670	Pioneer General Insurance Company	0	\$6,269	0.0%	0
18619	Platte River Insurance Company	1	\$685,447	0.0%	221
27251	PMI Mortgage Insurance Company	0	\$16,296,560	0.2%	0
14460	Podiatry Ins Co of America	0	\$1,360,790	0.0%	0
37257	Praetorian Insurance Company	0	\$4,591,963	0.1%	0
44083	Preferred Physicians Medical RRG Inc	0	\$2,829,388	0.0%	0
36234	Preferred Professional Insurance Company	0	\$2,990,570	0.0%	0
10800	Premier Group Insurance Company	0	\$1,043,269	0.0%	0
21903	Procentury Insurance Company	0	\$15,822	0.0%	0
34312	Producers Agriculture Insurance Company	0	\$3,598,503	0.0%	0
12513	Professional Liability Ins Co Of America	0	\$4,200,146	0.1%	0
11127	Professional Solutions Insurance Company	0	\$1,235,760	0.0%	0
25585	Professionals Direct Insurance Company	0	\$1,002,183	0.0%	0
24260	Progressive Casualty Insurance Company	23	\$11,536,189	0.1%	301
42994	Progressive Classic Insurance Company	23	\$12,951,142	0.2%	269
16322	Progressive Direct Insurance Company	34	\$26,142,194	0.3%	197
24279	Progressive Max Insurance Company	49	\$41,698,739	0.5%	178
42919	Progressive Northwestern Insurance Company	85	\$45,903,474	0.6%	280
37834	Progressive Preferred Insurance Company	75	\$60,629,821	0.7%	187
32786	Progressive Specialty Insurance Company	3	\$3,578,237	0.0%	127
34690	Property & Casualty Insurance Co Of Hartford	34	\$23,262,445	0.3%	221
12416	Protective Insurance Company	1	\$6,169,015	0.1%	25
28711	Providence Property & Casualty Ins Co	0	\$249,461	0.0%	0
39217	QBE Insurance Corporation	0	\$605,713	0.0%	0
23752	Quanta Indemnity Company	0	\$977,222	0.0%	0
36250	Radian Asset Assurance Inc	0	\$856,891	0.0%	0
33790	Radian Guaranty Inc	0	\$14,870,164	0.2%	0
37303	Redland Insurance Company	0	\$450,982	0.0%	0
24449	Regent Insurance Company	0	\$4,464,449	0.1%	0
22179	Republic Indemnity Company Of America	0	\$92,331	0.0%	0
43753	Republic Indemnity Company Of California	0	\$54,069	0.0%	0
28452	Republic Mortgage Insurance Company	0	\$10,975,668	0.1%	0
31089	Republic Western Insurance Company	1	\$291,160	0.0%	519
43044	Response Insurance Company	0	\$289,310	0.0%	0
26050	Response Worldwide Insurance Company	1	\$552,897	0.0%	274
36684	Riverport Insurance Company	0	\$966,672	0.0%	0
28860	RLI Indemnity Company	0	\$9,421	0.0%	0
13056	RLI Insurance Company	0	\$4,513,258	0.1%	0
42706	Roche Surety & Casualty Company Inc	0	\$41,855	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$472,039	0.0%	0
22314	RSUI Indemnity Company	0	\$9,279,344	0.1%	0
39039	Rural Community Insurance Company	1	\$15,729,117	0.2%	10
25405	Safe Auto Insurance Company	1	\$163,417	0.0%	925

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
24740	Safeco Insurance Company Of America	60	\$51,317,216	0.6%	177
39012	Safeco Insurance Company Of Illinois	144	\$127,190,822	1.5%	171
24759	Safeco National Insurance Company	0	\$5,338	0.0%	0
11123	Safety First Insurance Company	0	\$30,193	0.0%	0
15105	Safety National Casualty Corporation	0	\$13,230,631	0.2%	0
40460	Sagamore Insurance Company	12	\$3,709,802	0.0%	489
16551	Savers Property & Casualty Insurance Company	5	\$21,439,126	0.3%	35
15580	Scottsdale Indemnity Company	1	\$298,788	0.0%	506
15563	Sea Bright Insurance Company	0	\$1,137,812	0.0%	0
22535	Seaboard Surety Company	0	\$222,054	0.0%	0
22543	Secura Insurance A Mutual Company	8	\$23,444,924	0.3%	52
10239	Secura Supreme Insurance Company	3	\$5,274,141	0.1%	86
19879	Security National Insurance Company	1	\$819,271	0.0%	185
12572	Selective Insurance Company Of America	0	\$4,376	0.0%	0
19259	Selective Insurance Company Of South Carolina	3	\$2,413,071	0.0%	188
39926	Selective Insurance Company Of The Southeast	0	\$1,335,364	0.0%	0
10936	Seneca Insurance Company Inc	0	\$959,853	0.0%	0
11000	Sentinel Insurance Company Ltd	5	\$3,180,975	0.0%	238
24988	Sentry Insurance A Mutual Company	13	\$14,445,001	0.2%	136
21180	Sentry Select Insurance Company	3	\$19,495,199	0.2%	23
36560	Service Insurance Company	0	\$6,750	0.0%	0
11347	Sfm Mutual Insurance Company	0	\$511	0.0%	0
30503	Shelby Casualty Insurance Company- <i>Suspended</i>	1	\$3,374	0.0%	9,999
23361	Shelter General Insurance Company	14	\$10,627,616	0.1%	199
23388	Shelter Mutual Insurance Company	236	\$273,248,510	3.3%	131
26557	Shelter Reinsurance Company	0	\$5,000	0.0%	0
11126	Sompo Japan Insurance Company Of America	0	\$1,371,327	0.0%	0
19216	Southern Insurance Company	1	\$4,654,097	0.1%	32
16047	Southern Pioneer Property & Casualty Ins Co	0	\$686,283	0.0%	0
20613	Sparta Insurance Company	0	\$451	0.0%	0
24767	St Paul Fire & Marine Insurance Company	4	\$27,238,509	0.3%	22
24775	St Paul Guardian Insurance Company	0	\$1,150,770	0.0%	0
24791	St Paul Mercury Insurance Company	1	\$10,952,605	0.1%	14
19224	St Paul Protective Insurance Company	0	\$722,777	0.0%	0
19070	Standard Fire Insurance Company	39	\$31,068,593	0.4%	190
42986	Standard Guaranty Insurance Company	0	\$351,896	0.0%	0
18023	Star Insurance Company	1	\$2,493,953	0.0%	61
40045	Starnet Insurance Company	0	\$1,814,647	0.0%	0
19530	State Auto National Insurance Company	2	\$559,191	0.0%	541
25127	State Auto Property & Casualty Insurance Co	10	\$26,404,907	0.3%	57
25135	State Automobile Mutual Insurance Company	2	\$1,412,462	0.0%	214
25143	State Farm Fire & Casualty Company	305	\$439,745,739	5.3%	105
25151	State Farm General Insurance Company	0	\$33	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	302	\$598,014,954	7.2%	76
12831	State National Insurance Company Inc	1	\$6,128,739	0.1%	25

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
10952	Stonebridge Casualty Insurance Company	0	\$1,839,264	0.0%	0
10340	Stonington Insurance Company	3	\$4,001,270	0.0%	113
40436	Stratford Insurance Company	2	\$1,940,435	0.0%	156
40134	SUA Insurance Company	1	\$603,744	0.0%	250
10909	Sun Surety Insurance Company	0	\$15,127	0.0%	0
24047	Surety Bonding Company Of America	0	\$36,858	0.0%	0
12866	T H E Insurance Company	0	\$1,565,930	0.0%	0
22683	Teachers Insurance Company	1	\$2,116,185	0.0%	71
42376	Technology Insurance Company	3	\$3,749,273	0.0%	121
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$2,878,335	0.0%	0
44300	Tower Insurance Company Of New York	0	\$2,056	0.0%	0
37621	Toyota Motor Insurance Company	0	\$596,977	0.0%	0
42749	Traders Insurance Company	33	\$3,960,859	0.0%	1,260
41238	Trans Pacific Insurance Company	0	\$10,479	0.0%	0
28886	Transguard Ins Co of America Inc	3	\$1,470,599	0.0%	308
20494	Transportation Insurance Company	1	\$7,978,018	0.1%	19
28188	Travco Insurance Company	3	\$1,772,117	0.0%	256
19038	Travelers Casualty & Surety Company	2	\$6,376,447	0.1%	47
31194	Travelers Casualty & Surety Co Of America	2	\$23,804,756	0.3%	13
19046	Travelers Casualty Ins Co of America	0	\$2,139,265	0.0%	0
40282	Travelers Commercial Casualty Company	42	\$38,190,138	0.5%	166
36137	Travelers Commercial Insurance Company	2	\$2,143,610	0.0%	141
27998	Travelers Home & Marine Insurance Company	13	\$18,342,662	0.2%	107
25658	Travelers Indemnity Company	5	\$29,610,003	0.4%	26
25666	Travelers Indemnity Company Of America	2	\$22,901,640	0.3%	13
25682	Travelers Indemnity Company Of Connecticut	2	\$11,744,809	0.1%	26
38130	Travelers Personal Insurance Company	8	\$6,493,089	0.1%	186
25674	Travelers Prop Casualty Co of America	8	\$71,568,669	0.9%	17
36161	Travelers Property Casualty Insurance Company	1	\$916,409	0.0%	165
24350	Triad Guaranty Insurance Corporation	0	\$829,805	0.0%	0
19887	Trinity Universal Insurance Company	1	\$1,077,981	0.0%	140
15954	Trinity Universal Insurance Company Of KS Inc	0	\$220,682	0.0%	0
41211	Triton Insurance Company	3	\$780,076	0.0%	582
21709	Truck Insurance Exchange	2	\$11,163,278	0.1%	27
27120	Trumbull Insurance Company	4	\$1,300,535	0.0%	465
29459	Twin City Fire Insurance Company	10	\$27,482,182	0.3%	55
29599	U S Specialty Insurance Company	0	\$5,494,759	0.1%	0
37893	Ullico Casualty Company	0	\$130,886	0.0%	0
25844	Union Insurance Company	0	\$1,690,128	0.0%	0
21423	Union Insurance Company Of Providence	3	\$800,569	0.0%	567
11770	United Financial Casualty Company	9	\$12,655,453	0.2%	108
13021	United Fire & Casualty Company	15	\$32,510,796	0.4%	70
19496	United Fire & Indemnity Company	0	\$19,848	0.0%	0
26999	United Guaranty Mortgage Indemnity Company	0	\$330,368	0.0%	0
15873	United Guaranty Residential Insurance Company	0	\$15,090,642	0.2%	0

**Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
16667	United Guaranty Residential Ins Of NC	0	\$220,892	0.0%	0
21776	United Security Insurance Company	0	\$9,589	0.0%	0
25941	United Services Automobile Association	30	\$56,655,351	0.7%	80
25887	United States Fidelity & Guaranty Company	1	\$4,132,878	0.1%	37
21113	United States Fire Insurance Company	1	\$8,368,499	0.1%	18
25895	United States Liability Insurance Company	1	\$2,346,180	0.0%	64
29157	United Wisconsin Insurance Company	0	\$908,983	0.0%	0
10915	Unitrin Direct Property & Casualty Company	7	\$2,349,784	0.0%	450
25909	Unitrin Preferred Insurance Company	1	\$555,432	0.0%	272
42862	Universal Casualty Company	1	\$109,887	0.0%	1,376
32867	Universal Fire & Casualty Insurance Company	0	\$2,960	0.0%	0
25933	Universal Surety Company	0	\$480,471	0.0%	0
13200	Universal Surety Of America	0	\$141,217	0.0%	0
41181	Universal Underwriters Ins Co	2	\$26,338,560	0.3%	11
40843	Universal Underwriters Of TX Insurance Co	0	\$421,917	0.0%	0
25968	USAA Casualty Insurance Company	13	\$30,586,458	0.4%	64
18600	USAA General Indemnity Company	2	\$1,945,069	0.0%	155
25976	Utica Mutual Insurance Company	1	\$2,205,869	0.0%	69
20508	Valley Forge Insurance Company	1	\$6,818,787	0.1%	22
21172	Vanliner Insurance Company	6	\$26,531,189	0.3%	34
18759	Verex Assurance Incorporated	0	\$3,703	0.0%	0
10815	Verlan Fire Insurance Company	0	\$408,298	0.0%	0
11762	Vesta Fire Insurance Corp- <i>Suspended-</i>	0	\$1,216	0.0%	0
10644	Victoria Automobile Insurance Company	6	\$2,686,713	0.0%	338
42889	Victoria Fire & Casualty Company	1	\$58,548	0.0%	2,583
20397	Vigilant Insurance Company	1	\$8,532,822	0.1%	18
13137	Viking Insurance Company Of Wisconsin	22	\$6,839,363	0.1%	486
40827	Virginia Surety Company Inc	3	\$2,277,894	0.0%	199
35971	Voyager Property & Casualty Insurance Co	0	\$7,429,295	0.1%	0
26085	Warner Insurance Company	0	\$4,685	0.0%	0
32778	Washington International Insurance Company	0	\$504,612	0.0%	0
26069	Wausau Business Insurance Company	1	\$5,483,864	0.1%	28
26042	Wausau Underwriters Insurance Company	0	\$13,788,571	0.2%	0
25011	Wesco Insurance Company	3	\$1,287,709	0.0%	352
44393	West American Insurance Company	1	\$8,792,048	0.1%	17
21121	Westchester Fire Insurance Company	0	\$12,748,511	0.2%	0
27871	Western Agricultural Insurance Company	4	\$1,665,745	0.0%	363
27502	Western General Insurance Company Inc	0	\$2,355	0.0%	0
13188	Western Surety Company	3	\$8,762,082	0.1%	52
24112	Westfield Insurance Company	0	\$2,112,765	0.0%	0
39845	Westport Insurance Corporation	1	\$16,806,531	0.2%	9
31232	Work First Casualty Company	0	\$249,758	0.0%	0
13250	Workmens Auto Insurance Company	8	\$1,526,825	0.0%	792
20311	XL Capital Assurance Inc	0	\$1,846,454	0.0%	0
24554	XL Insurance America Inc	0	\$5,520,802	0.1%	0

Property and Casualty Insurance Complaint Indices (Excluding Accident and Health)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
37885	XL Specialty Insurance Company	2	\$15,665,591	0.2%	19
26220	Yosemite Insurance Company	1	\$317,502	0.0%	476
27090	Young America Insurance Company	3	\$3,129,181	0.0%	145
30325	Zale Indemnity Company	0	\$495	0.0%	0
13269	Zenith Insurance Company	0	\$7,682,178	0.1%	0
16535	Zurich American Insurance Company	12	\$85,047,284	1.0%	21
27855	Zurich American Insurance Company Of Illinois	1	\$4,684,133	0.1%	32
<b>Total</b>		<b>5,461</b>	<b>\$8,258,609,195</b>	<b>100.0%</b>	<b>.</b>



## **Private Passenger Automobile Insurance**

### **Complaint Indices**

**Private Passenger Automobile Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
12963	21st Century Insurance Company	0	\$508,580	0.0%	0
22667	Ace American Insurance Company	1	\$1,662	0.0%	9,999
14184	Acuity A Mutual Insurance Company	1	\$2,181,806	0.1%	41
33898	Aegis Security Insurance Company	0	\$4,196	0.0%	0
42609	Affirmative Insurance Company	100	\$10,763,265	0.4%	822
19402	AIG Casualty Company	0	\$754,034	0.0%	0
34789	AIG Centennial Insurance Company	0	\$244,408	0.0%	0
36587	AIG National Insurance Company Inc	31	\$7,445,073	0.3%	368
20796	AIG Premier Insurance Company	0	\$441,037	0.0%	0
19399	AIU Insurance Company	8	\$2,820,360	0.1%	251
12188	Alfa Vision Insurance Corporation	19	\$4,533,325	0.2%	371
42579	Allied Property & Casualty Insurance Company	11	\$16,221,981	0.6%	60
41840	Allmerica Financial Benefit Insurance Company	0	\$9,733	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	17	\$13,820,742	0.5%	109
19240	Allstate Indemnity Company	20	\$9,428,470	0.3%	188
19232	Allstate Insurance Company	60	\$53,411,449	1.9%	99
17230	Allstate Property & Casualty Ins Co	90	\$67,769,615	2.4%	117
38156	Alpha Property & Casualty Insurance Co	9	\$2,197,602	0.1%	362
19100	AMCO Insurance Company	14	\$16,774,586	0.6%	74
10111	American Bankers Insurance Company Of FL	0	\$2,131,358	0.1%	0
20427	American Casualty Company Of Reading PA	1	\$-3	- 0.0%	9,999
23450	American Family Home Insurance Company	0	\$3,157,823	0.1%	0
19275	American Family Mutual Ins Co	355	\$429,581,916	15.5%	73
24066	American Fire & Casualty Company	1	\$332,645	0.0%	266
19380	American Home Assurance Company	13	\$4,738,236	0.2%	243
32220	American International Insurance Company	3	\$1,687,064	0.1%	157
40258	American International South Insurance Co	56	\$17,287,854	0.6%	287
23469	American Modern Home Insurance Co	0	\$2,407,952	0.1%	0
38652	American Modern Select Insurance Company	0	\$109,911	0.0%	0
22918	American Motorists Insurance Company	0	\$200	0.0%	0
39942	American National General Insurance Co	0	\$942,501	0.0%	0
28401	American National Property & Casualty Co	17	\$17,661,890	0.6%	85
19615	American Reliable Insurance Company	0	\$92,644	0.0%	0
42978	American Security Insurance Company	0	\$9,944	0.0%	0
42897	American Service Insurance Company	6	\$559,345	0.0%	949
19283	American Standard Insurance Company Of WI	96	\$83,497,508	3.0%	102
23396	Amerisure Mutual Insurance Company	0	\$1	0.0%	0
27928	Amex Assurance Company	2	\$1,610,405	0.1%	110
19976	AMICA Mutual Insurance Company	0	\$1,827,247	0.1%	0
41459	Armed Forces Insurance Exchange	3	\$211,141	0.0%	1,257
24678	Arrowood Indemnity Company	1	\$-24	- 0.0%	9,999
19895	Atlantic Mutual Insurance Company	1	\$563,341	0.0%	157
27235	Auto Club Family Insurance Company	22	\$11,336,603	0.4%	172
18988	Auto Owners Insurance Company	4	\$6,578,262	0.2%	54
15512	Automobile Club Inter-insurance Exchange	94	\$91,284,765	3.3%	91

**Private Passenger Automobile Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
19062	Automobile Ins Co Of Hartford CT	1	\$818,183	0.0%	108
24813	Balboa Insurance Company	1	\$225,485	0.0%	392
20095	Bituminous Casualty Corporation	0	\$1	0.0%	0
19658	Bristol West Insurance Company	0	\$739,749	0.0%	0
35955	California Casualty General Ins Co Of Oregon	0	\$798,758	0.0%	0
20117	California Casualty Indemnity Exchange	6	\$2,323,424	0.1%	228
15725	Cameron Mutual Insurance Company	17	\$19,221,766	0.7%	78
42498	Cameron National Insurance Company	0	\$3,893,573	0.1%	0
19909	Centennial Insurance Company	0	\$298,479	0.0%	0
37524	Charter Indemnity Company	3	\$1,329,619	0.0%	200
10052	Chubb National Insurance Company	0	\$160,880	0.0%	0
10677	Cincinnati Insurance Company The	7	\$3,389,104	0.1%	183
31534	Citizens Insurance Company Of America	0	\$26,651	0.0%	0
40371	Columbia Mutual Insurance Company	11	\$11,336,830	0.4%	86
10204	Consumers Insurance USA Inc	12	\$4,431,455	0.2%	240
35289	Continental Insurance Company The	4	\$-12,866	- 0.0%	9,999
10783	Cornerstone National Insurance Company	20	\$15,599,808	0.6%	113
20982	Country Casualty Insurance Company	1	\$648,633	0.0%	136
20990	Country Mutual Insurance Company	14	\$5,907,232	0.2%	210
21008	Country Preferred Insurance Company	6	\$6,222,071	0.2%	85
21164	Dairyland Insurance Company	17	\$12,858,015	0.5%	117
37907	Deerbrook Insurance Company	2	\$622,765	0.0%	284
42587	Depositors Insurance Company	13	\$14,930,887	0.5%	77
42781	Direct General Insurance Company	19	\$3,045,360	0.1%	552
23736	Direct National Insurance Company	3	\$602,481	0.0%	441
22926	Economy Fire & Casualty Company	0	\$116	0.0%	0
40649	Economy Premier Assurance Company	3	\$2,773,995	0.1%	96
21261	Electric Insurance Company	0	\$1,452,795	0.1%	0
21407	Emcasco Insurance Company	1	\$223,139	0.0%	396
21415	Employers Mutual Casualty Company	3	\$48,976	0.0%	5,419
15130	Encompass Indemnity Company	4	\$5,574,155	0.2%	63
10071	Encompass Insurance Company Of America	4	\$3,124,971	0.1%	113
25712	Esurance Insurance Company	30	\$13,379,244	0.5%	198
26859	Farm Bureau Town & Country Ins Co Of MO	67	\$56,290,418	2.0%	105
19194	Farmers Alliance Mutual Insurance Company	2	\$1,095,042	0.0%	162
21628	Farmers Insurance Company Inc	149	\$128,649,781	4.6%	102
16381	Farmers Union Cooperative Insurance Co	1	\$430,317	0.0%	206
20281	Federal Insurance Company	1	\$1,201,375	0.0%	74
13935	Federated Mutual Insurance Company	1	\$-6,755	- 0.0%	9,999
28304	Federated Service Insurance Company	0	\$86,934	0.0%	0
39306	Fidelity & Deposit Company Maryland	0	\$5	0.0%	0
25180	Fidelity National Insurance Company	3	\$2,165,552	0.1%	123
19852	Financial Indemnity Company	34	\$10,427,915	0.4%	288
21873	Firemans Fund Insurance Company	3	\$5,393,322	0.2%	49
10336	First Acceptance Insurance Company Inc	33	\$5,599,233	0.2%	521

**Private Passenger Automobile Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
33588	First Liberty Insurance Corp The	1	\$899,035	0.0%	98
11185	Foremost Insurance Co	7	\$3,361,826	0.1%	184
41513	Foremost Signature Insurance Company	0	\$102,721	0.0%	0
21253	Garrison Property & Casualty Insurance Co	0	\$313,040	0.0%	0
28339	Gateway Insurance Company	14	\$3,298,356	0.1%	376
41491	GEICO Casualty Company	9	\$4,368,919	0.2%	182
35882	GEICO General Ins Co	54	\$40,153,910	1.5%	119
22055	GEICO Indemnity Company	38	\$17,629,258	0.6%	191
24414	General Casualty Company Of Wisconsin	1	\$-41,727	- 0.0%	-2120
11044	GMAC Insurance Company Online Inc	0	\$57,864	0.0%	0
22063	Government Employees Insurance Co	23	\$18,277,213	0.7%	111
26832	Great American Alliance Insurance Company	0	\$70	0.0%	0
26344	Great American Assurance Company	2	\$13,091	0.0%	9,999
16691	Great American Insurance Company	1	\$94,629	0.0%	935
22136	Great American Insurance Company of NY	0	\$747	0.0%	0
20303	Great Northern Insurance Company	0	\$1,584,579	0.1%	0
14117	Grinnell Mutual Reinsurance Company	11	\$4,365,948	0.2%	223
16144	Grinnell Select Insurance Company	1	\$1,719,824	0.1%	51
42331	Guideone America Insurance Company	2	\$2,463,266	0.1%	72
42803	Guideone Elite Insurance Company	1	\$2,234,331	0.1%	40
15032	Guideone Mutual Insurance Company	5	\$1,207,222	0.0%	366
14559	Guideone Specialty Mutual Insurance Company	0	\$8,297	0.0%	0
22292	Hanover Insurance Company The	2	\$22,149	0.0%	7,989
22357	Hartford Accident & Indemnity Co	3	\$495,450	0.0%	536
29424	Hartford Casualty Insurance Co	2	\$85,662	0.0%	2,066
19682	Hartford Fire Insurance Company	3	\$1,453,495	0.1%	183
37478	Hartford Insurance Company Of Midwest The	6	\$5,348,113	0.2%	99
30104	Hartford Underwriters Insurance Company	41	\$17,772,103	0.6%	204
31550	Haulers Insurance Company Inc	9	\$4,050,419	0.1%	197
22578	Horace Mann Insurance Company	0	\$185,053	0.0%	0
22756	Horace Mann Property & Casualty Ins Co	2	\$969,326	0.0%	183
29068	IDS Property Casualty Insurance Company	0	\$1,277,341	0.0%	0
23817	Illinois National Insurance Company	11	\$1,116,518	0.0%	872
39497	Infinity Assurance Insurance Company	18	\$6,975,814	0.3%	228
11738	Infinity Auto Insurance Company	7	\$2,070,556	0.1%	299
10061	Infinity Indemnity Insurance Company	0	\$319,730	0.0%	0
22268	Infinity Insurance Company	1	\$139,367	0.0%	635
12599	Infinity Standard Insurance Company	1	\$49,492	0.0%	1,788
19429	Insurance Company Of The State Of PA	22	\$9,062,735	0.3%	215
10922	Insuremax Insurance Company	12	\$2,064,826	0.1%	514
22780	Integon General Insurance Corporation	0	\$171,351	0.0%	0
22772	Integon Indemnity Corporation	0	\$242,438	0.0%	0
29742	Integon National Insurance Company	1	\$189,289	0.0%	467
10914	Kemper Independence Insurance Company	0	\$1,016,043	0.0%	0
42404	Liberty Insurance Corporation	1	\$630,176	0.0%	140

**Private Passenger Automobile Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
23035	Liberty Mutual Fire Insurance Company	27	\$26,439,738	1.0%	90
23043	Liberty Mutual Insurance Company	3	\$1,884	0.0%	9,999
33855	Lincoln General Insurance Company	0	\$42,879	0.0%	0
35769	Lyndon Property Insurance Company	1	\$149,371	0.0%	592
10051	Lyndon Southern Insurance Company	0	\$130,277	0.0%	0
28932	Markel American Insurance Company	0	\$399,284	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$23,696	0.0%	0
33650	Mendota Insurance Company	22	\$6,819,425	0.2%	285
31968	Merastar Insurance Company	0	\$253,432	0.0%	0
23353	Meridian Security Insurance Company	0	\$426,375	0.0%	0
24821	Meritplan Insurance Company	2	\$15,782	0.0%	9,999
40169	Metropolitan Casualty Insurance Company	1	\$379,908	0.0%	233
25321	Metropolitan Direct Property & Casualty Ins Co	1	\$1,979,011	0.1%	45
39950	Metropolitan General Insurance Company	1	\$365,697	0.0%	242
34339	Metropolitan Group Property & Casualty Ins Co	10	\$5,371,138	0.2%	165
26298	Metropolitan Property & Casualty Insurance Co	2	\$4,236,201	0.2%	42
38660	MIC General Insurance Corporation	1	\$1,128,852	0.0%	78
21687	Mid Century Insurance Company	43	\$34,208,158	1.2%	111
23434	Middlesex Insurance Company	0	\$1,051,756	0.0%	0
23515	Midwestern Indemnity Company The	8	\$11,919,222	0.4%	59
40185	Millers Classified Insurance Company	1	\$2,901,238	0.1%	30
14583	Millers First Insurance Company	1	\$2,786,005	0.1%	32
22012	Motors Insurance Corporation	0	\$110	0.0%	0
42447	National General Assurance Company	2	\$1,692,754	0.1%	105
23728	National General Insurance Company	9	\$6,041,889	0.2%	132
27944	National Insurance Association	4	\$1,228,010	0.0%	288
32620	National Interstate Insurance Company	1	\$355,406	0.0%	249
22608	National Specialty Insurance Company	0	\$100	0.0%	0
19445	National Union Fire Ins Co of Pittsburgh	2	\$3,354,981	0.1%	53
26093	Nationwide Affinity Insurance Co Of America	8	\$10,167,821	0.4%	70
25453	Nationwide Insurance Company Of America	1	\$3,842,080	0.1%	23
23779	Nationwide Mutual Fire Insurance Company	1	\$101,979	0.0%	868
23787	Nationwide Mutual Insurance Company	7	\$578,192	0.0%	1,071
37877	Nationwide Property & Casualty Insurance Co	0	\$72,179	0.0%	0
12130	New South Insurance Company	4	\$3,276,237	0.1%	108
36455	Northbrook Indemnity Company	1	\$164,085	0.0%	539
24074	Ohio Casualty Insurance Company	0	\$106,673	0.0%	0
34940	Omni Indemnity Company	0	\$78,869	0.0%	0
39098	Omni Insurance Company	3	\$1,219,558	0.0%	218
20621	Onebeacon America Insurance Company	0	\$272	0.0%	0
32700	Owners Insurance Company	3	\$4,055,994	0.1%	65
20346	Pacific Indemnity Company	1	\$616,704	0.0%	143
37850	Pacific Specialty Insurance Company	0	\$12,687	0.0%	0
24198	Peerless Insurance Company	0	\$70	0.0%	0
13714	Pharmacists Mutual Insurance Company	0	\$575,915	0.0%	0

**Private Passenger Automobile Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
18058	Philadelphia Indemnity Insurance Company	1	\$179,618	0.0%	493
34037	Phoenix Indemnity Insurance Company	0	\$112,987	0.0%	0
25623	Phoenix Insurance Company The	1	\$1,125,938	0.0%	79
24260	Progressive Casualty Insurance Company	6	\$3,898,243	0.1%	136
42994	Progressive Classic Insurance Company	22	\$12,757,343	0.5%	153
16322	Progressive Direct Insurance Company	34	\$26,142,194	0.9%	115
24279	Progressive Max Insurance Company	49	\$41,062,952	1.5%	106
42919	Progressive Northwestern Insurance Company	77	\$38,118,263	1.4%	179
37834	Progressive Preferred Insurance Company	73	\$60,627,946	2.2%	107
32786	Progressive Specialty Insurance Company	3	\$3,578,133	0.1%	74
34690	Property & Casualty Insurance Co Of Hartford	26	\$14,799,461	0.5%	155
43044	Response Insurance Company	0	\$289,310	0.0%	0
26050	Response Worldwide Insurance Company	1	\$553,043	0.0%	160
27065	Rockford Mutual Insurance Company	0	\$34,287	0.0%	0
25405	Safe Auto Insurance Company	1	\$163,417	0.0%	541
24740	Safeco Insurance Company Of America	16	\$49,402	0.0%	9,999
39012	Safeco Insurance Company Of Illinois	144	\$127,190,822	4.6%	100
24759	Safeco National Insurance Company	0	\$5,338	0.0%	0
40460	Sagamore Insurance Company	6	\$1,317,452	0.0%	403
22543	Secura Insurance A Mutual Company	1	\$369,670	0.0%	239
10239	Secura Supreme Insurance Company	2	\$3,197,306	0.1%	55
19879	Security National Insurance Company	0	\$176,528	0.0%	0
11000	Sentinel Insurance Company Ltd	0	\$50,154	0.0%	0
24988	Sentry Insurance A Mutual Company	4	\$2,224,709	0.1%	159
30503	Shelby Casualty Insurance Company- <i>Suspended-</i>	1	\$3,374	0.0%	9,999
23361	Shelter General Insurance Company	12	\$5,809,214	0.2%	183
23388	Shelter Mutual Insurance Company	101	\$146,982,601	5.3%	61
19070	Standard Fire Insurance Company	0	\$205,268	0.0%	0
19530	State Auto National Insurance Company	2	\$559,191	0.0%	316
25127	State Auto Property & Casualty Insurance Co	5	\$5,701,402	0.2%	78
25143	State Farm Fire & Casualty Company	45	\$44,254,881	1.6%	90
25178	State Farm Mutual Automobile Insurance Co	296	\$574,135,090	20.7%	46
22683	Teachers Insurance Company	0	\$1,134,397	0.0%	0
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$31,563	0.0%	0
42749	Traders Insurance Company	33	\$3,960,859	0.1%	737
28188	Travco Insurance Company	3	\$1,772,117	0.1%	150
36137	Travelers Commercial Insurance Company	1	\$2,143,610	0.1%	41
27998	Travelers Home & Marine Insurance Company	10	\$15,509,945	0.6%	57
25658	Travelers Indemnity Company	2	\$1,340	0.0%	9,999
25666	Travelers Indemnity Company Of America	0	\$291,012	0.0%	0
38130	Travelers Personal Insurance Company	8	\$6,493,089	0.2%	109
36161	Travelers Property Casualty Insurance Company	1	\$853,080	0.0%	104
19887	Trinity Universal Insurance Company	1	\$795,847	0.0%	111
15954	Trinity Universal Insurance Company Of Kansas	0	\$38,097	0.0%	0
27120	Trumbull Insurance Company	4	\$916,211	0.0%	386

**Private Passenger Automobile Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
29459	Twin City Fire Insurance Company	8	\$5,819,852	0.2%	122
13021	United Fire & Casualty Company	0	\$513,028	0.0%	0
25941	United Services Automobile Association	28	\$37,239,924	1.3%	67
25887	United States Fidelity & Guaranty Company	0	\$2	0.0%	0
10915	Unitrin Direct Property & Casualty Company	7	\$2,349,784	0.1%	264
25909	Unitrin Preferred Insurance Company	0	\$332,456	0.0%	0
25968	USAA Casualty Insurance Company	13	\$21,630,824	0.8%	53
18600	USAA General Indemnity Company	2	\$1,754,998	0.1%	101
10644	Victoria Automobile Insurance Company	6	\$2,142,880	0.1%	248
42889	Victoria Fire & Casualty Company	1	\$58,548	0.0%	1,511
20397	Vigilant Insurance Company	0	\$1,232,224	0.0%	0
13137	Viking Insurance Company Of Wisconsin	22	\$6,839,363	0.2%	285
26085	Warner Insurance Company	0	\$4,685	0.0%	0
44393	West American Insurance Company	0	\$1,353,705	0.0%	0
27871	Western Agricultural Insurance Company	3	\$1,232,502	0.0%	215
13250	Workmens Auto Insurance Company	8	\$1,526,825	0.1%	464
27090	Young America Insurance Company	3	\$3,129,181	0.1%	85
<b>Total</b>		<b>3,128</b>	<b>\$2,767,440,567</b>	<b>100.0%</b>	<b>.</b>

## **Homeowners Insurance**

### **Complaint Indices**



**Homeowners Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
20699	Ace Property & Casualty Insurance Company	1	\$12,731,492	0.9%	7
14184	Acuity A Mutual Insurance Company	0	\$1,332,112	0.1%	0
10324	Addison Insurance Company	0	\$502,272	0.0%	0
33898	Aegis Security Insurance Company	0	\$109,545	0.0%	0
10014	Affiliated FM Insurance Company	0	\$2,120,730	0.2%	0
19402	AIG Casualty Company	0	\$116,316	0.0%	0
19399	AIU Insurance Company	1	\$-36	- 0.0%	9,999
19186	Alliance Insurance Company Inc	6	\$2,197,717	0.2%	247
42579	Allied Property & Casualty Insurance Company	15	\$11,865,397	0.9%	114
19240	Allstate Indemnity Company	41	\$27,338,030	2.0%	136
19232	Allstate Insurance Company	47	\$22,008,047	1.6%	193
17230	Allstate Property & Casualty Ins Co	25	\$20,863,930	1.6%	108
19100	AMCO Insurance Company	10	\$16,952,175	1.3%	53
10103	American Agricultural Insurance Co	0	\$42,515	0.0%	0
21849	American Automobile Insurance Company	2	\$9,186,655	0.7%	20
10111	American Bankers Insurance Company Of FL	10	\$1,537,224	0.1%	588
19690	American Economy Insurance Company	0	\$253,540	0.0%	0
23450	American Family Home Insurance Company	10	\$665,249	0.0%	1,359
19275	American Family Mutual Ins Co	192	\$246,450,991	18.3%	70
24066	American Fire & Casualty Company	0	\$545,658	0.0%	0
19380	American Home Assurance Company	0	\$782,758	0.1%	0
21857	American Insurance Company The	1	\$1,039,953	0.1%	87
32220	American International Insurance Company	0	\$1,672,014	0.1%	0
40258	American International South Insurance Co	0	\$6,089	0.0%	0
23469	American Modern Home Insurance Co	17	\$3,178,156	0.2%	483
38652	American Modern Select Insurance Company	2	\$553,826	0.0%	326
39942	American National General Insurance Co	0	\$228,845	0.0%	0
28401	American National Property & Casualty Co	19	\$10,947,634	0.8%	157
19615	American Reliable Insurance Company	2	\$1,005,681	0.1%	180
42978	American Security Insurance Company	5	\$12,239,711	0.9%	37
19704	American States Insurance Company	2	\$2,065,096	0.2%	88
19488	Amerisure Insurance Company	0	\$250	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$16,449	0.0%	0
27928	Amex Assurance Company	1	\$639,851	0.0%	141
19976	AMICA Mutual Insurance Company	0	\$1,372,305	0.1%	0
41459	Armed Forces Insurance Exchange	0	\$1,422,143	0.1%	0
21865	Associated Indemnity Corporation	1	\$693,290	0.1%	130
19895	Atlantic Mutual Insurance Company	1	\$653,240	0.0%	138
27235	Auto Club Family Insurance Company	48	\$30,015,307	2.2%	145
18988	Auto Owners Insurance Company	9	\$15,812,644	1.2%	51
19062	Automobile Ins Co Of Hartford CT	9	\$3,389,320	0.3%	240
33022	AXA Insurance Company	0	\$66,903	0.0%	0
24813	Balboa Insurance Company	6	\$1,815,702	0.1%	299
37540	Beazley Insurance Company Inc	0	\$5,408	0.0%	0
41394	Benchmark Insurance Company	0	\$479,512	0.0%	0

**Homeowners Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
13528	Brotherhood Mutual Insurance Co	0	\$33,217	0.0%	0
20117	California Casualty Indemnity Exchange	2	\$836,927	0.1%	216
20125	California Casualty Insurance Company	0	\$282	0.0%	0
15725	Cameron Mutual Insurance Company	13	\$17,082,244	1.3%	69
19909	Centennial Insurance Company	0	\$619,908	0.0%	0
25615	Charter Oak Fire Insurance Co The	2	\$399,632	0.0%	452
10052	Chubb National Insurance Company	0	\$239,198	0.0%	0
18767	Church Mutual Insurance Company	0	\$164,265	0.0%	0
10677	Cincinnati Insurance Company The	6	\$5,178,173	0.4%	105
31534	Citizens Insurance Company Of America	0	\$44,663	0.0%	0
10315	Civic Property & Casualty Co	4	\$2,142,524	0.2%	169
20532	Clarendon National Insurance Company	0	\$10,492	0.0%	0
40371	Columbia Mutual Insurance Company	2	\$5,246,389	0.4%	34
19640	Columbia National Insurance Company	3	\$4,019,849	0.3%	67
10204	Consumers Insurance USA Inc	0	\$148,485	0.0%	0
35289	Continental Insurance Company The	2	\$-22,944	-0.0%	-7879
20990	Country Mutual Insurance Company	16	\$7,931,924	0.6%	182
10847	Cumis Insurance Society Inc	0	\$181	0.0%	0
10499	Daimlerchrysler Insurance Company	0	\$5,437	0.0%	0
42587	Depositors Insurance Company	2	\$1,769,046	0.1%	102
42048	Diamond State Insurance Company	0	\$223,837	0.0%	0
40649	Economy Premier Assurance Company	4	\$4,623,268	0.3%	78
21261	Electric Insurance Company	4	\$1,459,545	0.1%	248
21407	Emcasco Insurance Company	0	\$407,775	0.0%	0
21326	Empire Fire & Marine Insurance Co	2	\$257,693	0.0%	702
21415	Employers Mutual Casualty Company	1	\$175,052	0.0%	516
15130	Encompass Indemnity Company	5	\$3,688,494	0.3%	123
10071	Encompass Insurance Company Of America	2	\$2,768,543	0.2%	65
37915	Essentia Insurance Company	0	\$1,416	0.0%	0
10318	Exact Property & Casualty	0	\$36,896	0.0%	0
21482	Factory Mutual Insurance Company	0	\$9,854,805	0.7%	0
12345	Farm Bureau New Horizons Ins Co Of MO	0	\$514,781	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	87	\$54,184,927	4.0%	145
19194	Farmers Alliance Mutual Insurance Company	8	\$4,253,266	0.3%	170
21652	Farmers Insurance Exchange	19	\$3,393,967	0.3%	506
16381	Farmers Union Cooperative Insurance Co	0	\$5,822	0.0%	0
13838	Farmland Mutual Insurance Company	0	\$2,399	0.0%	0
20281	Federal Insurance Company	0	\$1,882,614	0.1%	0
13935	Federated Mutual Insurance Company	0	\$76,901	0.0%	0
11118	Federated Rural Electric Insurance Exchange	0	\$1,168,752	0.1%	0
39306	Fidelity & Deposit Company Maryland	2	\$44,931	0.0%	4,023
25180	Fidelity National Insurance Company	17	\$6,898,676	0.5%	223
21660	Fire Insurance Exchange	37	\$28,187,543	2.1%	119
21873	Firemans Fund Insurance Company	2	\$4,045,316	0.3%	45
10336	First Acceptance Insurance Company Inc	0	\$95,135	0.0%	0

**Homeowners Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
37710	First American Property & Casualty Ins Co	0	\$4,502	0.0%	0
33588	First Liberty Insurance Corp The	0	\$692	0.0%	0
24724	First National Insurance Company Of America	0	\$98,527	0.0%	0
11185	Foremost Insurance Co	25	\$8,846,581	0.7%	255
11800	Foremost Property & Casualty Insurance Co	5	\$1,529,570	0.1%	295
41513	Foremost Signature Insurance Company	2	\$5,001,464	0.4%	36
21253	Garrison Property & Casualty Insurance Co	0	\$117,187	0.0%	0
24414	General Casualty Company Of Wisconsin	2	\$-11,519	- 0.0%	9,999
24732	General Insurance Company Of America	0	\$371,470	0.0%	0
11231	Generali U S Branch	0	\$137,210	0.0%	0
41343	Gerling America Insurance Company	0	\$43,219	0.0%	0
23809	Granite State Insurance Company	0	\$848,717	0.1%	0
26344	Great American Assurance Company	0	\$23,378	0.0%	0
16691	Great American Insurance Company	0	\$93,096	0.0%	0
22136	Great American Insurance Company of NY	0	\$26,877	0.0%	0
20303	Great Northern Insurance Company	1	\$8,024,086	0.6%	11
42331	Guideone America Insurance Company	0	\$61,921	0.0%	0
15032	Guideone Mutual Insurance Company	16	\$3,056,724	0.2%	473
14559	Guideone Specialty Mutual Insurance Company	0	\$19,557	0.0%	0
22292	Hanover Insurance Company The	0	\$58,853	0.0%	0
10829	Harbor Point Reinsurance US Inc	0	\$25,421	0.0%	0
26433	Harco National Insurance Company	0	\$279,912	0.0%	0
23582	Harleysville Insurance Company	0	\$1,482	0.0%	0
22357	Hartford Accident & Indemnity Co	1	\$126,937	0.0%	712
29424	Hartford Casualty Insurance Co	2	\$1,437,882	0.1%	126
19682	Hartford Fire Insurance Company	1	\$188,300	0.0%	480
30104	Hartford Underwriters Insurance Company	9	\$8,819,652	0.7%	92
31550	Haulers Insurance Company Inc	0	\$126,497	0.0%	0
36919	Hawkeye Security Insurance Company	1	\$108,654	0.0%	832
20419	Homesite Indemnity Company	32	\$4,492,664	0.3%	644
22578	Horace Mann Insurance Company	0	\$370,541	0.0%	0
29068	IDS Property Casualty Insurance Company	0	\$602,060	0.0%	0
23817	Illinois National Insurance Company	0	\$5,802	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$1,310,733	0.1%	0
29831	Independent Mutual Fire Insurance Company	0	\$71,478	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$84,583	0.0%	0
27847	Insurance Company Of The West	0	\$11	0.0%	0
10914	Kemper Independence Insurance Company	1	\$712,339	0.1%	127
23035	Liberty Mutual Fire Insurance Company	20	\$17,995,730	1.3%	100
14400	Lititz Mutual Insurance Company	12	\$8,256,975	0.6%	131
28932	Markel American Insurance Company	0	\$67,748	0.0%	0
38970	Markel Insurance Company	0	\$68,063	0.0%	0
22306	Massachusetts Bay Insurance Company	1	\$80,891	0.0%	1,117
31968	Merastar Insurance Company	0	\$48,531	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	1	\$1,954,422	0.1%	46

**Homeowners Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
26298	Metropolitan Property & Casualty Ins Company	11	\$4,574,706	0.3%	217
27014	MFS Mutual Insurance Company	0	\$10,463	0.0%	0
21687	Mid Century Insurance Company	53	\$39,316,070	2.9%	122
23434	Middlesex Insurance Company	1	\$607,557	0.0%	149
23515	Midwestern Indemnity Company The	7	\$9,573,256	0.7%	66
40185	Millers Classified Insurance Company	2	\$1,856,556	0.1%	97
14583	Millers First Insurance Company	4	\$2,354,066	0.2%	154
00103	Missouri Property Insurance Placement Facility	12	\$2,717,253	0.2%	399
23655	Modern Service Insurance Company	0	\$2,351	0.0%	0
11878	Mutualaid Exchange	0	\$384,059	0.0%	0
11991	National Casualty Company	5	\$2,021,973	0.2%	224
15474	National Lloyds Insurance Company	6	\$1,300,534	0.1%	417
21881	National Surety Corporation	0	\$251,279	0.0%	0
19445	National Union Fire Ins Co of Pittsburgh	0	\$87,493	0.0%	0
26093	Nationwide Affinity Insurance Co Of America	0	\$1,118,945	0.1%	0
28223	Nationwide Agribusiness Insurance Company	0	\$19,940	0.0%	0
25453	Nationwide Insurance Company Of America	2	\$1,625,200	0.1%	111
23779	Nationwide Mutual Fire Insurance Company	2	\$94,352	0.0%	1,916
23787	Nationwide Mutual Insurance Company	3	\$7,328,200	0.5%	37
10317	Neighborhood Spirit Property & Casualty Co	1	\$130,652	0.0%	692
23841	New Hampshire Insurance Company	0	\$31,482	0.0%	0
21105	North River Insurance Company The	0	\$4,819	0.0%	0
24074	Ohio Casualty Insurance Company	1	\$504,957	0.0%	179
36625	Old Reliable Casualty Company	17	\$3,766,906	0.3%	408
21970	Onebeacon Insurance Company	0	\$3,312,511	0.2%	0
32700	Owners Insurance Company	1	\$2,133,587	0.2%	42
20346	Pacific Indemnity Company	1	\$2,827,682	0.2%	32
32859	Penn America Insurance Company	0	\$1,576	0.0%	0
14982	Penn Millers Insurance Company	0	\$23,071	0.0%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$465,169	0.0%	0
13714	Pharmacists Mutual Insurance Company	0	\$460,743	0.0%	0
34312	Producers Agriculture Insurance Company	0	\$62,424	0.0%	0
24260	Progressive Casualty Insurance Company	16	\$5,639,977	0.4%	256
34690	Property & Casualty Insurance Co Of Hartford	8	\$7,232,341	0.5%	100
39217	QBE Insurance Corporation	0	\$11	0.0%	0
24449	Regent Insurance Company	0	\$305	0.0%	0
36684	Riverport Insurance Company	0	\$81,455	0.0%	0
27065	Rockford Mutual Insurance Company	0	\$427,201	0.0%	0
24740	Safeco Insurance Company Of America	41	\$36,725,089	2.7%	101
16551	Savers Property & Casualty Insurance Company	0	\$11,356	0.0%	0
15580	Scottsdale Indemnity Company	0	\$2,475	0.0%	0
22543	Secura Insurance A Mutual Company	2	\$910,410	0.1%	199
10239	Secura Supreme Insurance Company	1	\$1,898,963	0.1%	48
19879	Security National Insurance Company	0	\$221,264	0.0%	0
10936	Seneca Insurance Company Inc	0	\$269,503	0.0%	0

# Homeowners Insurance Complaint Indices

## Alpha by Company

Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
11000	Sentinel Insurance Company Ltd	4	\$2,299,662	0.2%	157
24988	Sentry Insurance A Mutual Company	5	\$2,306,206	0.2%	196
23361	Shelter General Insurance Company	0	\$1,172,260	0.1%	0
23388	Shelter Mutual Insurance Company	122	\$99,841,345	7.4%	110
19216	Southern Insurance Company	1	\$641,281	0.0%	141
24775	St Paul Guardian Insurance Company	0	\$9,592	0.0%	0
19070	Standard Fire Insurance Company	39	\$23,900,991	1.8%	147
42986	Standard Guaranty Insurance Company	0	\$112,386	0.0%	0
40045	Starnet Insurance Company	0	\$44,895	0.0%	0
25127	State Auto Property & Casualty Insurance Co	4	\$5,203,784	0.4%	69
25143	State Farm Fire & Casualty Company	241	\$306,634,726	22.8%	71
12831	State National Insurance Company Inc	0	\$31,346	0.0%	0
22683	Teachers Insurance Company	1	\$923,664	0.1%	98
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$167,504	0.0%	0
28886	Transguard Ins Co of America Inc	0	\$39,241	0.0%	0
27998	Travelers Home & Marine Insurance Company	2	\$2,513,693	0.2%	72
25658	Travelers Indemnity Company	1	\$294,745	0.0%	307
25666	Travelers Indemnity Company Of America	2	\$1,198,940	0.1%	151
25682	Travelers Indemnity Company Of Connecticut	0	\$110,842	0.0%	0
36161	Travelers Property Casualty Insurance Company	0	\$59,363	0.0%	0
19887	Trinity Universal Insurance Company	0	\$15,600	0.0%	0
15954	Trinity Universal Insurance Company Of Kansas	0	\$77,655	0.0%	0
29459	Twin City Fire Insurance Company	1	\$321,682	0.0%	281
21423	Union Insurance Company Of Providence	3	\$770,923	0.1%	352
13021	United Fire & Casualty Company	4	\$771,838	0.1%	468
21776	United Security Insurance Company	0	\$9,339	0.0%	0
25941	United Services Automobile Association	2	\$16,876,023	1.3%	11
21113	United States Fire Insurance Company	0	\$3,412,108	0.3%	0
25909	Unitrin Preferred Insurance Company	1	\$200,119	0.0%	452
25968	USAA Casualty Insurance Company	0	\$8,065,383	0.6%	0
18600	USAA General Indemnity Company	0	\$58,167	0.0%	0
20397	Vigilant Insurance Company	1	\$3,494,013	0.3%	26
44393	West American Insurance Company	0	\$1,246,782	0.1%	0
21121	Westchester Fire Insurance Company	0	\$3,122,912	0.2%	0
24112	Westfield Insurance Company	0	\$2,760	0.0%	0
<b>Total</b>		<b>1,488</b>	<b>\$1,344,955,269</b>	<b>100.0%</b>	<b>.</b>

**Accident & Health Insurance**

**Complaint Indices**

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
77879	5 Star Life Insurance Company	0	\$51,608	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	13	.	.	.
71854	AAA Life Insurance Company	0	\$262,909	0.0%	0
60038	Acacia Life Insurance Co	0	\$407	0.0%	0
22667	Ace American Insurance Company	2	\$8,718,563	0.2%	41
33898	Aegis Security Insurance Company	0	\$77,382	0.0%	0
60054	Aetna Life Insurance Company	34	\$88,927,647	1.6%	68
66842	AIG Life Insurance Company	3	\$7,841,798	0.1%	68
20796	AIG Premier Insurance Company	0	\$59,393	0.0%	0
90611	Allianz Life Insurance Co Of North America	1	\$6,552,767	0.1%	27
60186	Allstate Life Insurance Company	2	\$1,148,323	0.0%	308
70874	Allstate Life Insurance Company Of New York	0	\$759	0.0%	0
67369	Alta Health & Life Insurance Company	0	\$845,437	0.0%	0
19720	American Alternative Insurance Corporation	1	\$76,218	0.0%	2,318
10111	American Bankers Insurance Company Of FL	0	\$58,429	0.0%	0
60275	American Bankers Life Assurance Of Florida	3	\$3,060,907	0.1%	173
60291	American Capitol Insurance Company	0	\$20,504	0.0%	0
20427	American Casualty Company Of Reading PA	0	\$78	0.0%	0
60305	American Community Mutual Insurance Co	61	\$35,721,325	0.6%	302
60380	American Family Life Assurance Co of Col.	43	\$68,693,400	1.2%	111
19275	American Family Mutual Ins Co	11	\$34,429,997	0.6%	56
98736	American Federated Life Insurance Company	0	\$91,093	0.0%	0
60410	American Fidelity Assurance Company	4	\$9,095,909	0.2%	78
68373	American General Assurance Company	4	\$1,129,389	0.0%	626
66672	American General Life & Accident Ins Co	3	\$1,552,247	0.0%	341
60488	American General Life Insurance Co	1	\$599,613	0.0%	295
13331	American Hardware Mutual Insurance Co	0	\$2,727	0.0%	0
60518	American Health & Life Insurance Company	5	\$2,317,932	0.0%	381
60534	American Heritage Life Insurance Co	10	\$6,088,783	0.1%	290
19380	American Home Assurance Company	1	\$6,358,185	0.1%	28
60542	American Home Life Insurance Co	0	\$1,349	0.0%	0
60577	American Income Life Insurance Co	4	\$1,458,405	0.0%	484
60607	American International Life Assurance Of NY	0	\$103,211	0.0%	0
60674	American Life & Health Insurance Company	0	\$539	0.0%	0
81418	American Medical & Life Insurance Company	0	\$24,364	0.0%	0
97179	American Medical Security Life Ins Co	27	\$19,556,793	0.3%	244
65811	American Modern Life Ins Co	1	\$976,437	0.0%	181
60739	American National Insurance Company	1	\$2,869,022	0.1%	62
71773	American National Life Ins Co Of TX	7	\$3,495,220	0.1%	354
81078	American Network Insurance Company	0	\$9,269	0.0%	0
60763	American Pioneer Life Insurance Company	18	\$7,732,640	0.1%	411
80624	American Progressive Life & Health Ins Co	0	\$16,565	0.0%	0
60801	American Public Life Insurance Company	1	\$404,626	0.0%	437
19615	American Reliable Insurance Company	1	\$-55,846	- 0.0%	-3163
60836	American Republic Insurance Company	27	\$32,935,714	0.6%	145

**Accident and Health Insurance Complaint Indices**  
**Alpha by Company**

Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
42978	American Security Insurance Company	0	\$168,414	0.0%	0
17965	American Sentinel Insurance Company	0	\$861,801	0.0%	0
19704	American States Insurance Company	0	\$77,536	0.0%	0
92649	American Underwriters Life Insurance Co	0	\$444,603	0.0%	0
60895	American United Life Insurance Co	0	\$3,897,014	0.1%	0
61999	Americo Financial Life & Annuity Ins Co	0	\$2,798	0.0%	0
61301	Ameritas Life Insurance Corp	11	\$6,628,758	0.1%	293
27928	Amex Assurance Company	0	\$1,401,670	0.0%	0
55662	Anthem Blue Cross & Blue Shield- <i>Withdrawn</i>	1	.	.	.
28207	Anthem Insurance Companies Inc	0	\$23,932,590	0.4%	0
61069	Anthem Life Insurance Company	0	\$652,692	0.0%	0
11150	Arch Insurance Company	1	\$475,729	0.0%	371
56499	Assured Life Association	0	\$11	0.0%	0
71439	Assurity Life Insurance Company	3	\$1,139,447	0.0%	465
61093	Atlanta Life Insurance Company	0	\$5,725	0.0%	0
84522	Auto Club Life Insurance Company	0	\$98,941	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$176,061	0.0%	0
10367	Avemco Insurance Company	0	\$378,932	0.0%	0
61689	Aviva Life & Annuity Company	0	\$14,017	0.0%	0
62898	Aviva Life Insurance Company	0	\$630	0.0%	0
62944	AXA Equitable Life Insurance Company	0	\$812,814	0.0%	0
24813	Balboa Insurance Company	0	\$315	0.0%	0
68160	Balboa Life Insurance Company	0	\$222,468	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$14,048	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$442,088	0.0%	0
61263	Bankers Life & Casualty Company	68	\$43,760,354	0.8%	274
81043	Bankers Life Insurance Company	0	\$259	0.0%	0
94250	Banner Life Insurance Company	0	\$79	0.0%	0
38245	BCS Insurance Company	0	\$1,138,429	0.0%	0
80985	BCS Life Insurance Company	0	\$54,814	0.0%	0
41394	Benchmark Insurance Company	0	\$5,098,478	0.1%	0
69752	Benicorp Insurance Company- <i>Suspended</i>	37	\$8,861,003	0.2%	738
71714	Berkshire Life Insurance Company Of America	0	\$1,827,427	0.0%	0
90638	Best Life & Health Insurance Company	0	\$163,913	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	195	\$525,380,866	9.3%	66
61476	Boston Mutual Life Insurance Company	1	\$1,272,551	0.0%	139
74900	Brokers National Life Assurance Company	0	\$1,576,378	0.0%	0
13528	Brotherhood Mutual Insurance Co	0	\$1,756	0.0%	0
81000	Cambridge Life Insurance Company	0	\$817,701	0.0%	0
80659	Canada Life Assurance Company	0	\$507,689	0.0%	0
10472	Capitol Indemnity Corporation	0	\$90,072	0.0%	0
71455	Cardif Life Insurance Company	1	\$1,124,104	0.0%	157
56030	Catholic Knights	0	\$2,592	0.0%	0
57487	Catholic Order Of Foresters	0	\$16,728	0.0%	0
80799	Celtic Insurance Company	7	\$2,007,958	0.0%	616



Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
63541	Central Benefits National Life Ins Co	0	\$985	0.0%	0
61727	Central Reserve Life Insurance Company	18	\$6,158,780	0.1%	516
61735	Central Security Life Insurance Co	0	\$15,362	0.0%	0
61751	Central States Health & Life Company	1	\$3,127,278	0.1%	56
34274	Central States Indemnity Company Of Omaha	0	\$874,073	0.0%	0
61883	Central United Life Insurance Co	26	\$2,603,248	0.0%	1,764
80896	Centre Life Insurance Company	0	\$273,319	0.0%	0
62383	Centurion Life Insurance Company	0	\$54,673	0.0%	0
61824	Cherokee National Life Insurance Co	0	\$86,307	0.0%	0
61832	Chesapeake Life Insurance Company The	1	\$1,446,300	0.0%	122
61859	Christian Fidelity Life Insurance Co	2	\$17,879,169	0.3%	20
71463	Cica Life Insurance Company Of America	0	\$4,504	0.0%	0
10677	Cincinnati Insurance Company The	0	\$27	0.0%	0
76236	Cincinnati Life Insurance Company The	0	\$61,808	0.0%	0
61921	Citizens Security Life Ins Co	0	\$28,078	0.0%	0
20532	Clarendon National Insurance Company	0	\$432,228	0.0%	0
62049	Colonial Life & Accident Ins Co	3	\$9,537,287	0.2%	56
62065	Colonial Penn Life Insurance Company	0	\$433,297	0.0%	0
84786	Colorado Bankers Life Ins Co	0	\$4,486	0.0%	0
76023	Columbian Life Insurance Company	2	\$1,729,281	0.0%	204
99937	Columbus Life Insurance Company	0	\$922	0.0%	0
62146	Combined Insurance Co Of America	22	\$22,632,334	0.4%	172
81426	Commercial Travelers Mutual Insurance Co	0	\$117,416	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$330,886	0.0%	0
92681	Community Health Plan Insurance Company	8	\$8,240,218	0.1%	171
77828	Companion Life Insurance Company	1	\$3,792,385	0.1%	47
60984	Compbenefits Insurance Company	4	\$1,543,223	0.0%	458
62308	Connecticut General Life Ins Co	11	\$36,776,269	0.7%	53
78174	Conseco Health Insurance Company	50	\$18,071,687	0.3%	489
60682	Conseco Insurance Company	4	\$1,158,338	0.0%	610
65900	Conseco Life Insurance Co	1	\$17,066	0.0%	9,999
76325	Conseco Senior Health Insurance Company	45	\$7,087,578	0.1%	1,122
62359	Constitution Life Insurance Company	0	\$73,965	0.0%	0
71730	Continental American Insurance Company	0	\$529,479	0.0%	0
62413	Continental Assurance Company	3	\$1,347,058	0.0%	393
20443	Continental Casualty Company	15	\$10,766,282	0.2%	246
71404	Continental General Insurance Co	20	\$7,001,123	0.1%	505
68500	Continental Life Ins Co Of Brentwood TN	9	\$19,995,296	0.4%	80
72052	Corporate Health Insurance Company	0	\$1,013,868	0.0%	0
62553	Country Life Insurance Company	0	\$557,617	0.0%	0
81973	Coventry Health & Life Insurance Company	53	\$277,656,380	4.9%	34
60040	Cox Health Systems Insurance Company	30	\$53,662,562	1.0%	99
56634	Croatian Fraternal Union Of America	0	\$1,217	0.0%	0
80675	Crown Life Insurance Company	0	\$96,474	0.0%	0
56138	CSA Fraternal Life	0	\$19	0.0%	0

**Accident and Health Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
62626	CUNA Mutual Insurance Society	4	\$7,559,047	0.1%	93
35408	Delos Insurance Company	1	\$3,740,586	0.1%	47
73474	Dentegra Insurance Company	1	\$1,369,834	0.0%	129
62928	EMC National Life Company	1	\$1,061,577	0.0%	166
21326	Empire Fire & Marine Insurance Co	1	\$179,947	0.0%	982
64149	Epic Life Insurance Company The	0	\$221,410	0.0%	0
62952	Equitable Life & Casualty Insurance Company	17	\$15,047,342	0.3%	200
25518	Fairmont Premier Insurance Company	3	\$1,255,383	0.0%	422
70742	Family Benefit Life Insurance Company	0	\$4,988	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$1,122,413	0.0%	0
63053	Family Life Insurance Company	0	\$443	0.0%	0
63118	Farm Bureau Life Ins Co of MO	0	\$286,244	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$380	0.0%	0
63177	Farmers New World Life Insurance Co	0	\$418,047	0.0%	0
20281	Federal Insurance Company	0	\$2,118,573	0.0%	0
63223	Federal Life Insurance Co Mutual	0	\$3,052	0.0%	0
63258	Federated Life Insurance Company	0	\$547,679	0.0%	0
13935	Federated Mutual Insurance Company	9	\$20,941,549	0.4%	76
63290	Fidelity Life Association A Legal Reserve Life IC	0	\$47	0.0%	0
71870	Fidelity Security Life Insurance Company	5	\$7,992,678	0.1%	111
69140	First Allmerica Financial Life Insurance Co	0	\$5,807	0.0%	0
64696	First Continental Life & Accident Insurance Co	1	\$1,012,818	0.0%	174
90328	First Health Life & Health Insurance Company	0	\$26,051,672	0.5%	0
71129	Fort Dearborn Life Insurance Company	2	\$2,023,128	0.0%	175
62324	Freedom Life Insurance Company Of America	1	\$431,389	0.0%	409
63657	Garden State Life Insurance Company	0	\$107	0.0%	0
63665	General American Life Insurance Company	0	\$849,377	0.0%	0
65536	Genworth Life & Annuity Insurance Company	5	\$6,482,137	0.1%	136
70025	Genworth Life Insurance Company	12	\$32,157,171	0.6%	66
70939	Gerber Life Insurance Company	1	\$4,669,475	0.1%	38
91472	Globe Life & Accident Ins Co	6	\$1,349,806	0.0%	785
62286	Golden Rule Insurance Company	35	\$42,741,821	0.8%	145
22063	Government Employees Insurance Co	0	\$1,698	0.0%	0
63967	Government Personnel Mutual Life Ins Co	0	\$40,551	0.0%	0
16691	Great American Insurance Company	0	\$2,591,385	0.0%	0
63312	Great American Life Insurance Co	0	\$388,608	0.0%	0
90212	Great Southern Life Insurance Company	0	\$23,201	0.0%	0
68322	Great West Life & Annuity Insurance Company	1	\$19,904,784	0.4%	9
80705	Great West Life Assurance Company	0	\$193,611	0.0%	0
64211	Guarantee Trust Life Insurance Co	12	\$9,798,001	0.2%	216
64238	Guaranty Income Life Insurance Company	0	\$32,415	0.0%	0
64246	Guardian Life Insurance Company Of America	14	\$56,778,317	1.0%	44
19682	Hartford Fire Insurance Company	0	\$7,952	0.0%	0
70815	Hartford Life & Accident Insurance Company	13	\$50,011,023	0.9%	46
71153	Hartford Life & Annuity Insurance Company	0	\$20,977	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
88072	Hartford Life Insurance Company	1	\$3,683,098	0.1%	48
92711	HCC Life Insurance Company	0	\$13,130,816	0.2%	0
78611	HCSC Insurance Services Company	0	\$114,201	0.0%	0
70670	Health Care Service Corporation	0	\$1,026,392	0.0%	0
66141	Health Net Life Insurance Company	0	\$572,800	0.0%	0
78972	Healthy Alliance Life Insurance Co	875	\$1,446,162,066	25.7%	107
32077	Heritage Casualty Insurance Company	0	\$27,237	0.0%	0
93440	HM Life Insurance Company	0	\$2,245,823	0.0%	0
64513	Horace Mann Life Insurance Company	0	\$92,861	0.0%	0
93777	Household Life Insurance Company	3	\$2,867,725	0.1%	185
73288	Humana Insurance Company	57	\$217,990,474	3.9%	46
70580	Humanadental Insurance Company	0	\$5,543,467	0.1%	0
97764	Idealife Insurance Company	0	\$226,411	0.0%	0
64580	Illinois Mutual Life Insurance Company	1	\$1,781,720	0.0%	99
63533	Imerica Life & Health Insurance Company	0	\$6,421	0.0%	0
26581	Independence American Insurance Company	0	\$5,125	0.0%	0
58068	Independent Order Of Foresters The	0	\$3,136	0.0%	0
64645	Indianapolis Life Insurance Company	0	\$59,703	0.0%	0
81779	Individual Assurance Co Life Health & Accident	2	\$1,815,226	0.0%	195
86509	ING Life Insurance & Annuity Company	0	\$1,144	0.0%	0
80942	ING USA Annuity & Life Ins Co	0	\$18,021	0.0%	0
22713	Insurance Company Of North America	0	\$13	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$132,270	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$27	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$2,370	0.0%	0
63487	Investors Life Insurance Co Of North America	0	\$2,847	0.0%	0
89958	J M I C Life Insurance Company	0	\$167,071	0.0%	0
65056	Jackson National Life Insurance Company	0	\$121,839	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$188,062	0.0%	0
65080	John Alden Life Insurance Company	28	\$11,325,375	0.2%	437
65099	John Hancock Life Insurance Company	7	\$20,945,115	0.4%	59
65838	John Hancock Life Insurance Company	0	\$114	0.0%	0
65110	Kanawha Insurance Company	1	\$2,427,076	0.0%	73
65129	Kansas City Life Insurance Company	1	\$3,769,233	0.1%	47
58033	Knights Of Columbus	0	\$1,293,259	0.0%	0
65242	Lafayette Life Insurance Company The	0	\$1,853,089	0.0%	0
71595	Lewer Life Insurance Company	0	\$16,421	0.0%	0
65315	Liberty Life Assurance Company Of Boston	1	\$1,033,675	0.0%	171
61492	Liberty Life Insurance Company	0	\$1,238,511	0.0%	0
23043	Liberty Mutual Insurance Company	0	\$4,215	0.0%	0
65331	Liberty National Life Insurance Company	0	\$75,798	0.0%	0
65498	Life Insurance Company Of North America	8	\$15,913,067	0.3%	89
65528	Life Insurance Company Of The Southwest	0	\$306	0.0%	0
64130	Life Investors Insurance Company Of America	33	\$15,154,539	0.3%	385
77720	Lifefecure Insurance Company	0	\$13,775	0.0%	0

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
65595	Lincoln Benefit Life Company	0	\$4,612,536	0.1%	0
65927	Lincoln Heritage Life Insurance Company	0	\$117,688	0.0%	0
65676	Lincoln National Life Insurance Company	7	\$14,336,253	0.3%	86
65722	Loyal American Life Insurance Company	2	\$604,181	0.0%	585
65781	Madison National Life Insurance Company Inc	1	\$1,099,229	0.0%	161
61018	Magna Insurance Company	0	\$4,475	0.0%	0
60321	Mamsi Life & Health Insurance Company	1	\$29,944	0.0%	5,899
38970	Markel Insurance Company	1	\$1,154,881	0.0%	153
71072	Marquette National Life Insurance Company	1	\$222,814	0.0%	793
65935	Massachusetts Mutual Life Insurance Company	1	\$8,008,868	0.1%	22
69515	Medamerica Insurance Company	0	\$275,267	0.0%	0
63762	Medco Containment Life Insurance Company	0	\$1,882,662	0.0%	0
31119	Medico Insurance Company	9	\$4,736,822	0.1%	336
71471	Medico Life Insurance Company	1	\$1,357,250	0.0%	130
97055	Mega Life & Health Insurance Company The	44	\$14,339,452	0.3%	542
86126	Members Life Insurance Company	0	\$205	0.0%	0
11529	Mercy Health Plans	28	\$140,238,084	2.5%	35
65951	Merit Life Insurance Co	0	\$1,177,981	0.0%	0
87726	Metlife Insurance Company Of Connecticut	5	\$1,997,266	0.0%	442
65978	Metropolitan Life Insurance Company	22	\$85,345,302	1.5%	46
66044	Midland National Life Insurance Company	0	\$11,061	0.0%	0
66087	Midwest National Life Insurance Co Of TN	11	\$3,290,881	0.1%	590
66168	Minnesota Life Insurance Company	0	\$3,020,046	0.1%	0
76040	Missouri Valley Life & Health Insurance Co	6	\$1,044,550	0.0%	1,015
57541	Modern Woodmen Of America	0	\$2,469	0.0%	0
66281	Monumental Life Insurance Company	8	\$7,086,707	0.1%	199
66370	Mony Life Insurance Company	0	\$455,420	0.0%	0
80020	Mountain Life Insurance Company	0	\$70,587	0.0%	0
66427	MTL Insurance Company	0	\$7,628	0.0%	0
88668	Mutual Of America Life Insurance Company	1	\$110,486	0.0%	1,599
71412	Mutual Of Omaha Insurance Company	22	\$57,848,468	1.0%	67
61409	National Benefit Life Insurance Company	0	\$31,107	0.0%	0
11991	National Casualty Company	0	\$36,048	0.0%	0
98205	National Foundation Life Insurance Company	0	\$380,707	0.0%	0
66583	National Guardian Life Insurance Company	0	\$1,162,388	0.0%	0
82538	National Health Insurance Company- <i>Suspended</i>	2	.	.	.
66680	National Life Insurance Company	0	\$260,221	0.0%	0
60593	National States Insurance Company	4	\$1,425,470	0.0%	496
87963	National Teachers Associates Life Insurance Co	0	\$1,289,312	0.0%	0
19445	National Union Fire Ins Co of Pittsburgh	8	\$111,864,034	2.0%	13
68225	Nationwide Life Ins Co of America	0	\$18,832	0.0%	0
66869	Nationwide Life Insurance Company	2	\$1,290,625	0.0%	274
91626	New England Life Insurance Company	0	\$402,559	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$191,665	0.0%	0
66915	New York Life Insurance Company	2	\$8,602,805	0.2%	41

**Accident and Health Insurance Complaint Indices**

**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
81264	Nippon Life Insurance Company Of America	0	\$17,206	0.0%	0
12630	NMHC Group Solutions Insurance Inc- <i>Withdrawn</i>	0	\$3,957	0.0%	0
66974	North American Company For Life & Health IC	0	\$108	0.0%	0
68349	North American Insurance Company	0	\$159,301	0.0%	0
69000	Northwestern Long Term Care Insurance Co	0	\$2,816,054	0.1%	0
67091	Northwestern Mutual Life Insurance Company	1	\$17,824,331	0.3%	10
89206	Ohio National Life Assurance Corp	0	\$320,035	0.0%	0
67172	Ohio National Life Insurance Company The	0	\$116,064	0.0%	0
67199	Old American Insurance Company	1	\$105,328	0.0%	1,677
67253	Old Reliance Insurance Company	0	\$11	0.0%	0
24147	Old Republic Insurance Company	0	\$707,821	0.0%	0
67261	Old Republic Life Insurance Company	0	\$1,252,065	0.0%	0
67326	Old Surety Life Insurance Company	0	\$4,130	0.0%	0
76007	Old United Life Insurance Company	0	\$212,125	0.0%	0
76112	Oxford Life Insurance Company	0	\$206,931	0.0%	0
67393	Ozark National Life Insurance Company	0	\$92,378	0.0%	0
97268	Pacific Life & Annuity Company	0	\$555,322	0.0%	0
67466	Pacific Life Insurance Company	0	\$578,393	0.0%	0
70785	Pacificare Life & Health Insurance Company	6	\$16,888,712	0.3%	63
67539	Pan American Life Insurance Company	7	\$2,255,081	0.0%	548
67598	Paul Revere Life Insurance Company	1	\$6,432,774	0.1%	27
67628	Pekin Life Insurance Company	0	\$261,664	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$134,744	0.0%	0
63282	Penn Treaty Network America Ins Co	4	\$1,791,592	0.0%	394
67660	Pennsylvania Life Insurance Company	4	\$17,298,199	0.3%	41
85561	Perico Life Insurance Company	0	\$801,714	0.0%	0
67784	Philadelphia American Life Insurance Company	0	\$658,778	0.0%	0
67814	Phoenix Life Insurance Company	0	\$143,342	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,669,181	0.0%	0
80578	Physicians Mutual Insurance Company	14	\$11,667,426	0.2%	212
68039	Presidential Life Insurance Company	0	\$1,363	0.0%	0
65919	Primerica Life Insurance Company	0	\$10,071	0.0%	0
61271	Principal Life Ins Co	37	\$71,086,447	1.3%	92
68047	Professional Insurance Company	0	\$275,312	0.0%	0
68136	Protective Life Insurance Company	1	\$325,823	0.0%	542
67903	Provident American Life & Health Insurance Co	0	\$289,668	0.0%	0
68195	Provident Life & Accident Insurance Company	6	\$13,984,083	0.2%	76
68209	Provident Life & Casualty Insurance Company	0	\$115,789	0.0%	0
68241	Prudential Insurance Company Of America The	9	\$11,087,708	0.2%	143
68284	Pyramid Life Insurance Company	8	\$7,725,134	0.1%	183
39217	QBE Insurance Corporation	0	\$2,433,931	0.0%	0
70211	Reassure America Life Insurance Company	2	\$1,966,817	0.0%	180
68357	Reliable Life Insurance Company	4	\$373,783	0.0%	1,890
68381	Reliance Standard Life Insurance Company	3	\$15,458,886	0.3%	34
61360	Reliastar Life Ins Co of NY	0	\$477,446	0.0%	0

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
67105	Reliastar Life Insurance Company	1	\$6,737,080	0.1%	26
61700	Renaissance Life & Health Ins Co Of America	0	\$19,699	0.0%	0
31089	Republic Western Insurance Company	0	\$69,503	0.0%	0
68462	Reserve National Insurance Company	20	\$9,620,280	0.2%	367
61506	Resource Life Insurance Company	0	\$431,844	0.0%	0
65005	Riversource Life Insurance Company	3	\$5,391,978	0.1%	98
58181	Royal Arcanum Supreme Council Of	0	\$26	0.0%	0
57657	Royal Neighbors Of America	1	\$10,733,729	0.2%	16
79014	Safehealth Life Insurance Company	0	\$57,147	0.0%	0
60445	Sagicor Life Insurance Company	0	\$4,663	0.0%	0
68446	SCOR Life Insurance Company	0	\$12,262	0.0%	0
69914	Sears Life Insurance Company	0	\$809,891	0.0%	0
93742	Securian Life Insurance Company	0	\$16,238	0.0%	0
68675	Security Benefit Life Insurance Company	0	\$42,268	0.0%	0
68721	Security Life Insurance Company Of America	1	\$638,608	0.0%	277
68713	Security Life Of Denver Insurance Company	0	\$3,213	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$23,889	0.0%	0
69485	Security National Life Insurance Company	0	\$1,397	0.0%	0
24988	Sentry Insurance A Mutual Company	0	\$49,106	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	2	\$213,542	0.0%	1,654
97241	Settlers Life Insurance Company	0	\$28,304	0.0%	0
65757	Shelter Life Insurance Company	0	\$8,007,998	0.1%	0
68845	Shenandoah Life Insurance Company	0	\$483,441	0.0%	0
71420	Sierra Health & Life Insurance Company Inc	0	\$1,597,475	0.0%	0
12575	Silverscript Insurance Company	0	\$13,949,287	0.2%	0
57673	Slovene National Benefit Society	0	\$275	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$26,600	0.0%	0
73377	Southern Security Life Insurance Company	0	\$721	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$129,380	0.0%	0
69019	Standard Insurance Company	19	\$31,280,656	0.6%	107
86355	Standard Life & Accident Insurance Company	7	\$11,995,390	0.2%	103
69078	Standard Security Life Insurance Co Of NY	7	\$4,819,612	0.1%	257
68985	Starmount Life Insurance Company	0	\$20,042	0.0%	0
40045	Starnet Insurance Company	0	\$53,498	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$34,799,474	0.6%	0
69116	State Life Insurance Company	0	\$995,792	0.0%	0
69132	State Mutual Insurance Company	0	\$2,103,355	0.0%	0
89184	Sterling Investors Life Insurance Company	0	\$4,960,073	0.1%	0
77399	Sterling Life Insurance Company	4	\$2,958,517	0.1%	239
10952	Stonebridge Casualty Insurance Company	2	\$99,696	0.0%	3,544
65021	Stonebridge Life Insurance Company	37	\$9,623,834	0.2%	679
80926	Sun Life & Health Insurance Company (US	5	\$6,413,695	0.1%	138
80802	Sun Life Assurance Company Of Canada	3	\$11,322,769	0.2%	47
69310	Surety Life Insurance Company	0	\$307	0.0%	0

**Accident and Health Insurance Complaint Indices**  
**Alpha by Company**

Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
68608	Symetra Life Insurance Company	1	\$3,862,787	0.1%	46
69345	Teachers Ins & Annuity Assn of America	0	\$975,445	0.0%	0
56014	Thrivent Financial For Lutherans	4	\$11,650,038	0.2%	61
60142	TIAA-CREF Life Insurance Company	0	\$268,765	0.0%	0
69477	Time Insurance Company	101	\$42,400,423	0.8%	421
70688	Transamerica Financial Life Ins Co	0	\$18,741	0.0%	0
86231	Transamerica Life Insurance Company	17	\$5,671,342	0.1%	529
67121	Transamerica Occidental Life Ins Co	1	\$3,064,397	0.1%	58
25658	Travelers Indemnity Company	0	\$146,556	0.0%	0
56006	Travelers Protective Association Of America	1	\$83,612	0.0%	2,113
61425	Trustmark Insurance Company	3	\$1,372,256	0.0%	386
62863	Trustmark Life Insurance Company	9	\$14,665,249	0.3%	108
56456	U S Letter Carriers' Mutual Benefit Ass	0	\$40,892	0.0%	0
29599	U S Specialty Insurance Company	0	\$176,574	0.0%	0
80314	Unicare Life & Health Insurance Company	12	\$24,545,355	0.4%	86
11121	Unified Life Insurance Company	0	\$2,099,254	0.0%	0
91529	Unimerica Insurance Company	0	\$2,266,790	0.0%	0
69701	Union Bankers Insurance Company	3	\$2,033,209	0.0%	261
80837	Union Central Life Insurance Company	0	\$1,058,454	0.0%	0
62596	Union Fidelity Life Insurance Company	6	\$1,480,678	0.0%	716
69744	Union Labor Life Insurance Company	0	\$354,749	0.0%	0
70408	Union Security Insurance Company	17	\$37,581,787	0.7%	80
92916	United American Insurance Company	61	\$25,127,455	0.4%	429
56383	United Commercial Travelers Of America	0	\$753,451	0.0%	0
62294	United Concordia Life & Health Ins Co	5	\$5,647,533	0.1%	156
91693	United Family Life Insurance Company	0	\$201	0.0%	0
79413	United Healthcare Insurance Company	324	\$808,028,731	14.3%	71
63983	United Heritage Life Insurance Company	0	\$3,302	0.0%	0
69922	United Home Life Insurance Company	0	\$1,046	0.0%	0
69930	United Insurance Company Of America	1	\$106,973	0.0%	1,651
82694	United Liberty Life Insurance Company	0	\$51	0.0%	0
69973	United Life Insurance Company	0	\$1,773	0.0%	0
92703	United National Life Ins Co of America	0	\$106,867	0.0%	0
69868	United Of Omaha Life Insurance Company	3	\$7,240,691	0.1%	73
42129	United Security Assurance Company Of PA	0	\$737,468	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$62,687	0.0%	0
21113	United States Fire Insurance Company	1	\$779,731	0.0%	227
70106	United States Life Insurance Co New York	4	\$3,811,547	0.1%	185
63479	United Teacher Associates Insurance Co	27	\$2,454,803	0.0%	1,943
72850	United World Life Insurance Company	1	\$7,115,195	0.1%	25
70114	Unity Mutual Life Insurance Company	0	\$40	0.0%	0
70130	Universal Guaranty Life Insurance Company	0	\$2,386	0.0%	0
70157	Universal Life Insurance Company- <i>Suspended</i> -	0	\$2,866	0.0%	0
70173	Universal Underwriters Life Insurance Company	0	\$205,399	0.0%	0
62235	Unum Life Insurance Company Of America	30	\$53,410,270	0.9%	99

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
69663	USAA Life Insurance Company	0	\$1,564,072	0.0%	0
94358	Usable Life	0	\$164,181	0.0%	0
53953	Vision Benefits Of America	0	\$3,523,910	0.1%	0
32395	Vision Service Plan Insurance Company	2	\$24,684,419	0.4%	14
35971	Voyager Property & Casualty Insurance Co	0	\$7,566	0.0%	0
70319	Washington National Insurance Co	28	\$6,175,493	0.1%	801
83445	Wellcare Health Insurance Of Arizona Inc	0	\$4,909,439	0.1%	0
10155	Wellcare Prescription Insurance Inc	0	\$19,110,825	0.3%	0
70335	West Coast Life Insurance Company	0	\$971	0.0%	0
70483	Western & Southern Life Insurance Company	2	\$1,113,227	0.0%	317
39845	Westport Insurance Corporation	0	\$956,796	0.0%	0
78301	Westward Life Insurance Company	0	\$9,761	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$870	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$46,897	0.0%	0
57290	Workmens Benefit Fund Of The U S Of Am	0	\$45	0.0%	0
79987	World Corp Insurance Company	0	\$45,262	0.0%	0
70629	World Insurance Company	5	\$2,349,576	0.0%	376
71323	Zale Life Insurance Company	0	\$37,934	0.0%	0
16535	Zurich American Insurance Company	4	\$22,187,325	0.4%	32
<b>Total</b>		<b>3,188</b>	<b>\$5,631,460,071</b>	<b>100.0%</b>	<b>.</b>



**Long Term Care Insurance**

**Complaint Indices**

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
35963	A F & L Insurance Company- <i>Suspended-</i>	11	.	.	.
60054	Aetna Life Insurance Company	0	\$643,435	0.3%	0
66842	AIG Life Insurance Company	0	\$504,215	0.2%	0
20796	AIG Premier Insurance Company	0	\$512	0.0%	0
90611	Allianz Life Insurance Co Of North America	1	\$4,716,251	2.3%	16
60186	Allstate Life Insurance Company	2	\$129,301	0.1%	1,161
60380	American Family Life Assurance Co of Col.	1	\$541,439	0.3%	139
19275	American Family Mutual Ins Co	0	\$835,937	0.4%	0
60410	American Fidelity Assurance Company	1	\$468,915	0.2%	160
60488	American General Life Insurance Co	0	\$1,558	0.0%	0
60518	American Health & Life Insurance Company	0	\$232	0.0%	0
60534	American Heritage Life Insurance Co	1	\$1,114,848	0.5%	67
60763	American Pioneer Life Insurance Company	1	\$84,579	0.0%	887
60836	American Republic Insurance Company	1	\$1,049,399	0.5%	72
60895	American United Life Insurance Co	0	\$3,152	0.0%	0
71439	Assurity Life Insurance Company	0	\$95	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$51,564	0.0%	0
61263	Bankers Life & Casualty Company	50	\$18,824,398	9.0%	199
80985	BCS Life Insurance Company	0	\$235	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$178,444	0.1%	0
47171	Blue Cross & Blue Shield Of Kansas City	0	\$734,993	0.4%	0
57487	Catholic Order Of Foresters	0	\$16,728	0.0%	0
61751	Central States Health & Life Company	1	\$22,599	0.0%	3,321
61859	Christian Fidelity Life Insurance Co	0	\$279,445	0.1%	0
76236	Cincinnati Life Insurance Company The	0	\$35,932	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$2,242	0.0%	0
62146	Combined Insurance Co Of America	1	\$467,458	0.2%	161
62308	Connecticut General Life Ins Co	0	\$33,564	0.0%	0
78174	Conseco Health Insurance Company	1	\$133,324	0.1%	563
76325	Conseco Senior Health Insurance Company	42	\$6,620,969	3.2%	476
20443	Continental Casualty Company	8	\$7,165,764	3.4%	84
71404	Continental General Insurance Co	2	\$1,043,485	0.5%	144
68500	Continental Life Ins Co Of Brentwood TN	2	\$211,556	0.1%	709
62553	Country Life Insurance Company	0	\$156,352	0.1%	0
62626	CUNA Mutual Insurance Society	0	\$433,974	0.2%	0
62928	EMC National Life Company	0	\$357,788	0.2%	0
62952	Equitable Life & Casualty Insurance Company	14	\$8,323,293	4.0%	126
63177	Farmers New World Life Insurance Co	0	\$327,000	0.2%	0
65536	Genworth Life & Annuity Insurance Company	0	\$283,552	0.1%	0
70025	Genworth Life Insurance Company	12	\$32,051,078	15.4%	28
63312	Great American Life Insurance Co	0	\$388,567	0.2%	0
64211	Guarantee Trust Life Insurance Co	1	\$871,004	0.4%	86
64238	Guaranty Income Life Insurance Company	0	\$32,415	0.0%	0
88072	Hartford Life Insurance Company	0	\$36,531	0.0%	0
78972	Healthy Alliance Life Insurance Co	0	\$128,363	0.1%	0

**Long Term Care Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
65056	Jackson National Life Insurance Company	0	\$20,624	0.0%	0
65080	John Alden Life Insurance Company	0	\$663,596	0.3%	0
65099	John Hancock Life Insurance Company	7	\$20,817,673	10.0%	25
65110	Kanawha Insurance Company	0	\$347,463	0.2%	0
58033	Knights Of Columbus	0	\$1,263,252	0.6%	0
64130	Life Investors Insurance Company Of America	23	\$5,967,898	2.9%	289
65595	Lincoln Benefit Life Company	0	\$4,612,680	2.2%	0
65676	Lincoln National Life Insurance Company	0	\$165,746	0.1%	0
65722	Loyal American Life Insurance Company	0	\$60,390	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$1,344,349	0.6%	0
69515	Medamerica Insurance Company	0	\$275,267	0.1%	0
31119	Medico Insurance Company	8	\$3,465,605	1.7%	173
71471	Medico Life Insurance Company	1	\$1,012,825	0.5%	74
97055	Mega Life & Health Insurance Company The	0	\$1,352	0.0%	0
87726	Metlife Insurance Company Of Connecticut	5	\$1,787,071	0.9%	210
65978	Metropolitan Life Insurance Company	4	\$17,726,320	8.5%	17
66087	Midwest National Life Insurance Co Of TN	0	\$60,553	0.0%	0
66168	Minnesota Life Insurance Company	0	\$30,102	0.0%	0
66281	Monumental Life Insurance Company	1	\$168,093	0.1%	446
66370	Mony Life Insurance Company	0	\$5,162	0.0%	0
71412	Mutual Of Omaha Insurance Company	1	\$5,183,386	2.5%	14
60593	National States Insurance Company	1	\$669,051	0.3%	112
66915	New York Life Insurance Company	0	\$2,602,861	1.2%	0
69000	Northwestern Long Term Care Insurance Co	0	\$1,892,039	0.9%	0
67199	Old American Insurance Company	0	\$7,897	0.0%	0
67628	Pekin Life Insurance Company	0	\$2,636	0.0%	0
63282	Penn Treaty Ntwk America Ins Co	4	\$1,788,980	0.9%	168
67660	Pennsylvania Life Insurance Company	0	\$379,582	0.2%	0
67784	Philadelphia American Life Insurance Company	0	\$5,275	0.0%	0
80578	Physicians Mutual Insurance Company	1	\$1,003,669	0.5%	75
65919	Primerica Life Insurance Company	0	\$1,887	0.0%	0
61271	Principal Life Ins Co	0	\$187,935	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$679,063	0.3%	0
68241	Prudential Insurance Company Of America The	1	\$2,285,845	1.1%	33
68284	Pyramid Life Insurance Company	0	\$58,426	0.0%	0
70211	Reassure America Life Insurance Company	0	\$540,650	0.3%	0
65005	Riversource Life Insurance Company	3	\$3,819,816	1.8%	59
68446	SCOR Life Insurance Company	0	\$12,262	0.0%	0
24988	Sentry Insurance A Mutual Company	0	\$21,840	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$7,258	0.0%	0
86355	Standard Life & Accident Insurance Company	2	\$200,434	0.1%	749
25178	State Farm Mutual Automobile Insurance Co	0	\$4,854,570	2.3%	0
69116	State Life Insurance Company	0	\$986,822	0.5%	0
69132	State Mutual Insurance Company	0	\$26,473	0.0%	0
65021	Stonebridge Life Insurance Company	25	\$2,329,304	1.1%	805

Long Term Care Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
69345	Teachers Ins & Annuity Assn of America	0	\$529,071	0.3%	0
56014	Thrivent Financial For Lutherans	4	\$7,308,367	3.5%	41
60142	TIAA-CREF Life Insurance Company	0	\$268,765	0.1%	0
69477	Time Insurance Company	1	\$1,870,847	0.9%	40
86231	Transamerica Life Insurance Company	14	\$3,035,115	1.5%	346
67121	Transamerica Occidental Life Ins Co	1	\$2,812,490	1.3%	27
69701	Union Bankers Insurance Company	3	\$175,660	0.1%	1,282
62596	Union Fidelity Life Insurance Company	1	\$200	0.0%	9,999
69744	Union Labor Life Insurance Company	0	\$523	0.0%	0
70408	Union Security Insurance Company	0	\$1,721,065	0.8%	0
92916	United American Insurance Company	3	\$929,689	0.4%	242
92703	United National Life Ins Co of America	0	\$3,361	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$114,341	0.1%	0
42129	United Security Assurance Company Of PA	0	\$683,530	0.3%	0
63479	United Teacher Associates Insurance Co	0	\$8,978	0.0%	0
62235	Unum Life Insurance Company Of America	1	\$9,230,436	4.4%	8
70319	Washington National Insurance Co	10	\$1,260,879	0.6%	595
70335	West Coast Life Insurance Company	0	\$460	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$9,987	0.0%	0
70629	World Insurance Company	0	\$291	0.0%	0
<b>Total</b>		<b>278</b>	<b>\$208,614,522</b>	<b>100.0%</b>	<b>.</b>

## **Medicare Supplement Insurance**

### **Complaint Indices**

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
20796	AIG Premier Insurance Company	0	\$35,654	0.0%	0
90611	Allianz Life Insurance Co Of North America	0	\$52,223	0.0%	0
60291	American Capitol Insurance Company	0	\$20,504	0.0%	0
60305	American Community Mutual Insurance Co	0	\$2,717	0.0%	0
60380	American Family Life Assurance Co of Col.	3	\$1,006,054	0.2%	651
19275	American Family Mutual Ins Co	0	\$10,283,913	2.0%	0
60410	American Fidelity Assurance Company	0	\$2,007	0.0%	0
66672	American General Life & Accident Ins Co	0	\$463,860	0.1%	0
13331	American Hardware Mutual Insurance Co	0	\$2,727	0.0%	0
60577	American Income Life Insurance Co	0	\$15,912	0.0%	0
60739	American National Insurance Company	0	\$43,238	0.0%	0
71773	American National Life Ins Co Of TX	1	\$608,913	0.1%	358
60763	American Pioneer Life Insurance Company	17	\$7,630,127	1.5%	486
80624	American Progressive Life & Health Ins Co	0	\$13,237	0.0%	0
60836	American Republic Insurance Company	10	\$25,313,949	4.9%	86
61190	Auto Owners Life Insurance Company	0	\$24,793	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$268,609	0.1%	0
61263	Bankers Life & Casualty Company	14	\$22,065,898	4.2%	138
69752	Benicorp Insurance Company- <i>Suspended-</i>	1	.	.	.
47171	Blue Cross & Blue Shield Of Kansas City	14	\$24,915,530	4.8%	123
80799	Celtic Insurance Company	0	\$168,329	0.0%	0
63541	Central Benefits National Life Ins Co	0	\$985	0.0%	0
61727	Central Reserve Life Insurance Company	2	\$479,457	0.1%	910
61735	Central Security Life Insurance Co	0	\$7,908	0.0%	0
61751	Central States Health & Life Company	0	\$961,674	0.2%	0
61859	Christian Fidelity Life Insurance Co	1	\$17,599,724	3.4%	12
71463	Cica Life Insurance Company Of America	0	\$888	0.0%	0
62049	Colonial Life & Accident Ins Co	0	\$5,543	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$419,858	0.1%	0
62146	Combined Insurance Co Of America	3	\$5,706,392	1.1%	115
78174	Conseco Health Insurance Company	16	\$8,309,148	1.6%	420
60682	Conseco Insurance Company	1	\$981,739	0.2%	222
76325	Conseco Senior Health Insurance Company	0	\$86,339	0.0%	0
62359	Constitution Life Insurance Company	0	\$68,703	0.0%	0
71404	Continental General Insurance Co	0	\$1,840,457	0.4%	0
68500	Continental Life Ins Co Of Brentwood TN	6	\$19,179,457	3.7%	68
62553	Country Life Insurance Company	0	\$209,205	0.0%	0
62626	CUNA Mutual Insurance Society	0	\$55	0.0%	0
62928	EMC National Life Company	0	\$12,686	0.0%	0
62952	Equitable Life & Casualty Insurance Company	3	\$5,575,355	1.1%	117
65536	Genworth Life & Annuity Insurance Company	4	\$6,075,182	1.2%	144
70025	Genworth Life Insurance Company	0	\$106,084	0.0%	0
70939	Gerber Life Insurance Company	0	\$12,759	0.0%	0
91472	Globe Life & Accident Ins Co	2	\$822,082	0.2%	531
62286	Golden Rule Insurance Company	0	\$2,624,600	0.5%	0

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
63967	Government Personnel Mutual Life Ins Co	0	\$40,551	0.0%	0
64211	Guarantee Trust Life Insurance Co	2	\$2,790,171	0.5%	156
70815	Hartford Life & Accident Insurance Company	0	\$3,582,385	0.7%	0
88072	Hartford Life Insurance Company	0	\$761,366	0.1%	0
70670	Health Care Service Corporation	0	\$854,299	0.2%	0
78972	Healthy Alliance Life Insurance Co	50	\$82,210,386	15.8%	133
73288	Humana Insurance Company	6	\$474,749	0.1%	2,758
97764	Idealife Insurance Company	0	\$226,411	0.0%	0
86509	ING Life Insurance & Annuity Company	0	\$1,144	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$2,370	0.0%	0
65056	Jackson National Life Insurance Company	0	\$89,222	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$176,095	0.0%	0
65110	Kanawha Insurance Company	0	\$4,222	0.0%	0
65129	Kansas City Life Insurance Company	0	\$8,077	0.0%	0
64130	Life Investors Insurance Company Of America	4	\$4,804,424	0.9%	182
77720	Lifesecond Insurance Company	0	\$1,590	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$114,678	0.0%	0
65722	Loyal American Life Insurance Company	0	\$1,794	0.0%	0
71072	Marquette National Life Insurance Company	1	\$52,275	0.0%	4,175
31119	Medico Insurance Company	1	\$1,236,178	0.2%	177
71471	Medico Life Insurance Company	0	\$336,959	0.1%	0
97055	Mega Life & Health Insurance Company The	0	\$3,505	0.0%	0
65978	Metropolitan Life Insurance Company	0	\$355	0.0%	0
66087	Midwest National Life Insurance Co Of TN	0	\$2,540	0.0%	0
76040	Missouri Valley Life & Health Insurance Co	0	\$116,717	0.0%	0
66281	Monumental Life Insurance Company	0	\$765,423	0.1%	0
66370	Mony Life Insurance Company	0	\$315	0.0%	0
71412	Mutual Of Omaha Insurance Company	10	\$34,420,414	6.6%	63
61409	National Benefit Life Insurance Company	0	\$2,570	0.0%	0
98205	National Foundation Life Insurance Company	0	\$131,036	0.0%	0
60593	National States Insurance Company	1	\$530,490	0.1%	411
66869	Nationwide Life Insurance Company	0	\$10,180	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$171,695	0.0%	0
66915	New York Life Insurance Company	0	\$440,883	0.1%	0
68349	North American Insurance Company	0	\$158,715	0.0%	0
67199	Old American Insurance Company	0	\$28,185	0.0%	0
76112	Oxford Life Insurance Company	0	\$175,586	0.0%	0
70785	Pacificare Life & Health Insurance Company	3	\$29,875	0.0%	9,999
67628	Pekin Life Insurance Company	0	\$27,066	0.0%	0
63282	Penn Treaty Network America Ins Co	0	\$2,612	0.0%	0
67660	Pennsylvania Life Insurance Company	1	\$216,771	0.0%	1,007
67784	Philadelphia American Life Insurance Company	0	\$21,196	0.0%	0
72125	Physicians Life Insurance Company	0	\$1,669,181	0.3%	0
80578	Physicians Mutual Insurance Company	3	\$6,409,030	1.2%	102
61271	Principal Life Ins Co	1	\$3,902,628	0.8%	56

**Medicare Supplement Insurance Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
67903	Provident American Life & Health Ins Co	0	\$286,817	0.1%	0
68241	Prudential Insurance Company Of America	0	\$2,722	0.0%	0
68284	Pyramid Life Insurance Company	2	\$396,846	0.1%	1,100
70211	Reassure America Life Insurance Company	0	\$34,421	0.0%	0
68462	Reserve National Insurance Company	2	\$3,693,120	0.7%	118
57657	Royal Neighbors Of America	0	\$10,733,729	2.1%	0
60445	Sagicor Life Insurance Company	0	\$3,623	0.0%	0
65757	Shelter Life Insurance Company	0	\$716,944	0.1%	0
68845	Shenandoah Life Insurance Company	0	\$205,130	0.0%	0
86355	Standard Life & Accident Insurance Company	3	\$11,563,767	2.2%	57
25178	State Farm Mutual Automobile Insurance Co	0	\$10,628,724	2.0%	0
69132	State Mutual Insurance Company	0	\$2,076,882	0.4%	0
89184	Sterling Investors Life Insurance Company	0	\$921,355	0.2%	0
77399	Sterling Life Insurance Company	0	\$111,885	0.0%	0
56014	Thrivent Financial For Lutherans	0	\$2,840,474	0.5%	0
69477	Time Insurance Company	0	\$837,340	0.2%	0
70688	Transamerica Financial Life Ins Co	0	\$1,528	0.0%	0
86231	Transamerica Life Insurance Company	1	\$108,329	0.0%	2,015
61425	Trustmark Insurance Company	0	\$73,598	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$27,881	0.0%	0
11121	Unified Life Insurance Company	0	\$11,309	0.0%	0
69701	Union Bankers Insurance Company	0	\$1,845,897	0.4%	0
62596	Union Fidelity Life Insurance Company	0	\$256,243	0.0%	0
69744	Union Labor Life Insurance Company	0	\$71,745	0.0%	0
92916	United American Insurance Company	0	\$12,568,918	2.4%	0
56383	United Commercial Travelers Of America	0	\$717,039	0.1%	0
79413	United Healthcare Insurance Company	20	\$132,210,744	25.5%	33
92703	United National Life Ins Co of America	0	\$70,676	0.0%	0
63479	United Teacher Associates Insurance Co	22	\$2,118,746	0.4%	2,266
72850	United World Life Insurance Company	1	\$7,115,195	1.4%	31
69663	USAA Life Insurance Company	0	\$1,453,548	0.3%	0
70319	Washington National Insurance Co	5	\$4,212,373	0.8%	259
79987	World Corp Insurance Company	0	\$45,262	0.0%	0
70629	World Insurance Company	1	\$464,004	0.1%	470
<b>Total</b>		<b>238</b>	<b>\$519,457,606</b>	<b>100.0%</b>	<b>.</b>



## **Life Insurance & Annuities**

### **Complaint Indices**

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
77879	5 Star Life Insurance Company	0	\$1,673,312	0.0%	0
71854	AAA Life Insurance Company	1	\$1,965,482	0.0%	220
60038	Acacia Life Insurance Co	0	\$654,944	0.0%	0
60054	Aetna Life Insurance Company	11	\$19,660,295	0.3%	242
97780	AGC Life Insurance Company	0	\$1,349	0.0%	0
60232	AGL Life Assurance Company	0	\$42,039	0.0%	0
70432	AIG Annuity Insurance Company	5	\$53,212,222	0.8%	41
66842	AIG Life Insurance Company	2	\$3,364,544	0.1%	257
60941	AIG Sunamerica Life Assurance Company	3	\$371,932,692	5.6%	3
64190	Allianz Life Insurance Company Of New York	0	\$1,389	0.0%	0
90611	Allianz Life Insurance Co Of North America	43	\$210,297,590	3.2%	89
60186	Allstate Life Insurance Company	10	\$84,394,398	1.3%	51
70874	Allstate Life Insurance Company Of New York	0	\$39,940	0.0%	0
67369	Alta Health & Life Insurance Company	0	\$30,087	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$65,443	0.0%	0
68594	American Amicable Life Ins Co TX	2	\$637,279	0.0%	1,359
60275	American Bankers Life Assurance Of Florida	4	\$2,224,017	0.0%	779
60291	American Capitol Insurance Company	0	\$39,668	0.0%	0
60305	American Community Mutual Insurance Co	0	\$200,896	0.0%	0
92738	American Equity Investment Life Ins Co	9	\$64,735,611	1.0%	60
60380	American Family Life Assurance Co of Col.	5	\$2,084,362	0.0%	1,039
60399	American Family Life Insurance Company	7	\$48,333,139	0.7%	63
98736	American Federated Life Insurance Company	0	\$47,623	0.0%	0
60410	American Fidelity Assurance Company	3	\$4,585,044	0.1%	283
60429	American Fidelity Life Insurance Company	0	\$394,910	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$9,371	0.0%	0
68373	American General Assurance Company	6	\$2,873,296	0.0%	904
66672	American General Life & Accident Ins Co	45	\$10,776,292	0.2%	1,809
60488	American General Life Insurance Co	20	\$67,271,753	1.0%	129
60518	American Health & Life Insurance Company	4	\$1,954,681	0.0%	886
60534	American Heritage Life Insurance Co	3	\$3,450,333	0.1%	377
60542	American Home Life Insurance Co	0	\$1,591,017	0.0%	0
60577	American Income Life Insurance Co	17	\$9,676,181	0.1%	761
60607	American International Life Assurance Of NY	1	\$308,468	0.0%	1,404
60631	American Investors Life Ins Co	16	\$48,336,725	0.7%	143
60674	American Life & Health Insurance Company	1	\$57,396	0.0%	7,546
81213	American Maturity Life Insurance Co	1	\$19,704	0.0%	9,999
97179	American Medical Security Life Ins Co	0	\$334,067	0.0%	0
67989	American Memorial Life Insurance Company	0	\$4,164,314	0.1%	0
65811	American Modern Life Ins Co	4	\$1,848,198	0.0%	937
60739	American National Insurance Company	14	\$31,202,627	0.5%	194
71773	American National Life Ins Co Of TX	1	\$171,109	0.0%	2,531
60763	American Pioneer Life Insurance Company	1	\$558,276	0.0%	776
80624	American Progressive Life & Health Ins Co	0	\$2,118	0.0%	0
60801	American Public Life Insurance Company	0	\$15,796	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
60836	American Republic Insurance Company	2	\$1,905,271	0.0%	455
88366	American Retirement Life Insurance Company	0	\$345	0.0%	0
92649	American Underwriters Life Insurance Co	0	\$454,727	0.0%	0
60895	American United Life Insurance Co	1	\$87,932,774	1.3%	5
61999	Americo Financial Life & Annuity Ins Co	1	\$4,197,172	0.1%	103
61301	Ameritas Life Insurance Corp	2	\$7,282,898	0.1%	119
72222	AMICA Life Insurance Company	0	\$138,708	0.0%	0
62421	Annuity & Life Reassurance America Inc	2	\$165,431	0.0%	5,236
93661	Annuity Investors Life Insurance Co	0	\$656,524	0.0%	0
61069	Anthem Life Insurance Company	0	\$2,725,169	0.0%	0
56499	Assured Life Association	0	\$41,112	0.0%	0
71439	Assurity Life Insurance Company	5	\$2,646,973	0.0%	818
61093	Atlanta Life Insurance Company	3	\$132,184	0.0%	9,830
61182	Aurora National Life Assurance Company	0	\$1,784,523	0.0%	0
84522	Auto Club Life Insurance Company	0	\$18,244	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$2,769,496	0.0%	0
61689	Aviva Life & Annuity Company	16	\$59,325,056	0.9%	117
62898	Aviva Life Insurance Company	0	\$7,590,564	0.1%	0
62944	AXA Equitable Life Insurance Company	16	\$282,330,883	4.3%	25
62880	AXA Life & Annuity Company	0	\$635,858	0.0%	0
68160	Balboa Life Insurance Company	0	\$132,963	0.0%	0
61212	Baltimore Life Insurance Company The	1	\$154,307	0.0%	2,807
61239	Bankers Fidelity Life Insurance Co	0	\$77,851	0.0%	0
61263	Bankers Life & Casualty Company	64	\$31,789,529	0.5%	872
81043	Bankers Life Insurance Company	0	\$301,712	0.0%	0
94250	Banner Life Insurance Company	10	\$7,266,762	0.1%	596
80985	BCS Life Insurance Company	0	\$111,340	0.0%	0
61395	Beneficial Life Insurance Company	0	\$1,130,775	0.0%	0
69752	Benicorp Insurance Company- <i>Suspended</i>	0	\$154,701	0.0%	0
62345	Berkshire Hathaway Life Insurance Co Of NE	0	\$18,333	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$54,684	0.0%	0
90638	Best Life & Health Insurance Company	0	\$447	0.0%	0
61476	Boston Mutual Life Insurance Company	3	\$4,316,938	0.1%	301
74900	Brokers National Life Assurance Company	0	\$9,121	0.0%	0
93432	C M Life Insurance Company	1	\$19,721,728	0.3%	22
80659	Canada Life Assurance Company	1	\$2,882,100	0.0%	150
81060	Canada Life Insurance Company Of America	0	\$99,885	0.0%	0
61573	Capital Reserve Life Insurance Company	3	\$3,828,277	0.1%	339
71455	Cardif Life Insurance Company	7	\$2,306,932	0.0%	1,314
56022	Catholic Family Life Insurance	0	\$180,935	0.0%	0
56030	Catholic Knights	3	\$474,303	0.0%	2,740
57487	Catholic Order Of Foresters	0	\$196,757	0.0%	0
80799	Celtic Insurance Company	0	\$513	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$141,900	0.0%	0
61735	Central Security Life Insurance Co	10	\$636,979	0.0%	6,800

**Life and Annuity Complaint Indices**  
**Alpha by Company**

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61751	Central States Health & Life Company	2	\$4,123,983	0.1%	210
61883	Central United Life Insurance Co	2	\$184,320	0.0%	4,700
62383	Centurion Life Insurance Company	0	\$7,790,837	0.1%	0
94447	Century Life Assurance Company	0	\$1,855	0.0%	0
61808	Charter National Life Insurance Co	0	\$9,869	0.0%	0
61824	Cherokee National Life Insurance Co	0	\$443,259	0.0%	0
61832	Chesapeake Life Insurance Company The	3	\$1,022,625	0.0%	1,271
61859	Christian Fidelity Life Insurance Co	1	\$201,065	0.0%	2,154
61875	Church Life Insurance Corporation	0	\$694,584	0.0%	0
71463	Cica Life Insurance Company Of America	0	\$2,476,328	0.0%	0
76236	Cincinnati Life Insurance Company The	1	\$5,813,560	0.1%	75
61921	Citizens Security Life Ins Co	0	\$160,385	0.0%	0
62049	Colonial Life & Accident Ins Co	3	\$2,116,654	0.0%	614
62065	Colonial Penn Life Insurance Company	3	\$1,947,673	0.0%	667
84786	Colorado Bankers Life Ins Co	1	\$486,757	0.0%	890
76023	Columbian Life Insurance Company	3	\$863,038	0.0%	1,506
62103	Columbian Mutual Life Insurance Co	0	\$64,826	0.0%	0
99937	Columbus Life Insurance Company	0	\$1,519,707	0.0%	0
62146	Combined Insurance Co Of America	4	\$2,170,044	0.0%	798
84824	Commonwealth Annuity & Life Insurance Co	1	\$2,154,394	0.0%	201
77828	Companion Life Insurance Company	0	\$46,310	0.0%	0
60984	Compbenefits Insurance Company	0	\$4,556	0.0%	0
62308	Connecticut General Life Ins Co	6	\$10,323,179	0.2%	252
78174	Conseco Health Insurance Company	3	\$108,216	0.0%	9,999
60682	Conseco Insurance Company	14	\$2,665,900	0.0%	2,275
65900	Conseco Life Insurance Co	14	\$3,355,608	0.1%	1,807
76325	Conseco Senior Health Insurance Company	1	\$183,233	0.0%	2,364
62359	Constitution Life Insurance Company	0	\$59,309	0.0%	0
71730	Continental American Insurance Company	0	\$17,895	0.0%	0
62413	Continental Assurance Company	1	\$1,047,570	0.0%	413
71404	Continental General Insurance Co	1	\$1,096,623	0.0%	395
68500	Continental Life Ins Co Of Brentwood TN	0	\$556,387	0.0%	0
94218	Country Investors Life Assurance Company	0	\$706,871	0.0%	0
62553	Country Life Insurance Company	0	\$3,709,604	0.1%	0
56634	Croatian Fraternal Union Of America	0	\$53,610	0.0%	0
80675	Crown Life Insurance Company	0	\$884,077	0.0%	0
56138	CSA Fraternal Life	0	\$26,018	0.0%	0
62626	CUNA Mutual Insurance Society	6	\$22,710,386	0.3%	114
57088	Degree Of Honor Protective Assoc	0	\$62,794	0.0%	0
97705	Direct General Life Insurance Company	0	\$141,134	0.0%	0
66214	Dixie National Life Insurance Company	0	\$54,283	0.0%	0
62928	EMC National Life Company	1	\$5,284,756	0.1%	82
84174	Employees Life Company (mutual	1	\$98,356	0.0%	4,404
64149	Epic Life Insurance Company The	0	\$34,112	0.0%	0
62952	Equitable Life & Casualty Insurance Company	0	\$693,792	0.0%	0

**Life and Annuity Complaint Indices**  
**Alpha by Company**

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56057	Equitable Reserve Association	0	\$6,881	0.0%	0
62510	Equitrust Life Insurance Company	3	\$40,454,675	0.6%	32
70742	Family Benefit Life Insurance Company	2	\$1,751,751	0.0%	495
63053	Family Life Insurance Company	1	\$301,520	0.0%	1,436
74004	Family Service Life Insurance Company	0	\$46	0.0%	0
63118	Farm Bureau Life Ins Co of MO	3	\$31,321,772	0.5%	41
63177	Farmers New World Life Insurance Co	14	\$24,279,628	0.4%	250
63223	Federal Life Insurance Co Mutual	1	\$186,484	0.0%	2,323
63258	Federated Life Insurance Company	1	\$5,159,699	0.1%	84
93696	Fidelity Investments Life Ins Co	3	\$17,083,578	0.3%	76
63290	Fidelity Life Association A Legal Reserve Life IC	1	\$602,522	0.0%	719
71870	Fidelity Security Life Insurance Company	3	\$8,753,105	0.1%	148
69140	First Allmerica Financial Life Insurance Co	3	\$264,067	0.0%	4,921
11591	First Berkshire Hathaway Life Insurance Co	0	\$85,526	0.0%	0
56332	First Catholic Slovak Ladies Association	0	\$19,401	0.0%	0
56340	First Catholic Slovak Union Of USA & Canada	0	\$4,271	0.0%	0
84034	First Guaranty Insurance Company	0	\$3,042	0.0%	0
90328	First Health Life & Health Insurance Company	0	\$28,389	0.0%	0
63495	First Investors Life Insurance Company	0	\$310,183	0.0%	0
67652	First Penn-pacific Life Insurance Company	3	\$3,985,080	0.1%	326
91642	Forethought Life Insurance Company	0	\$7,259,654	0.1%	0
71129	Fort Dearborn Life Insurance Company	1	\$5,005,593	0.1%	87
62324	Freedom Life Insurance Company Of America	0	\$4,017	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$1,046,982	0.0%	0
63657	Garden State Life Insurance Company	0	\$588,311	0.0%	0
63665	General American Life Insurance Company	15	\$45,159,794	0.7%	144
65536	Genworth Life & Annuity Insurance Company	13	\$46,664,049	0.7%	121
70025	Genworth Life Insurance Company	0	\$9,574,809	0.1%	0
70939	Gerber Life Insurance Company	1	\$4,449,990	0.1%	97
91472	Globe Life & Accident Ins Co	30	\$12,865,723	0.2%	1,010
62286	Golden Rule Insurance Company	1	\$10,263,147	0.2%	42
63967	Government Personnel Mutual Life Ins Co	0	\$673,892	0.0%	0
71218	Grange Life Insurance Company	0	\$46,489	0.0%	0
63312	Great American Life Insurance Co	1	\$12,744,097	0.2%	34
90212	Great Southern Life Insurance Company	3	\$852,778	0.0%	1,524
68322	Great West Life & Annuity Insurance Company	0	\$78,260,659	1.2%	0
80705	Great West Life Assurance Company	1	\$523,032	0.0%	828
71480	Great Western Insurance Company	0	\$1,297,571	0.0%	0
56685	Greater Beneficial Union Of Pittsburgh	0	\$98,485	0.0%	0
64211	Guarantee Trust Life Insurance Co	3	\$2,754,649	0.0%	472
64238	Guaranty Income Life Insurance Company	0	\$660,036	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	1	\$6,550,845	0.1%	66
64246	Guardian Life Insurance Company Of America	8	\$20,874,589	0.3%	166
70815	Hartford Life & Accident Insurance Company	20	\$42,832,739	0.6%	202
71153	Hartford Life & Annuity Insurance Company	9	\$43,952,087	0.7%	89

**Life and Annuity Complaint Indices**  
**Alpha by Company**

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88072	Hartford Life Insurance Company	5	\$50,919,882	0.8%	43
92711	HCC Life Insurance Company	0	\$282,388	0.0%	0
78972	Healthy Alliance Life Insurance Co	4	\$7,161,114	0.1%	242
93440	Hm Life Insurance Company	0	\$112,274	0.0%	0
57770	Holy Family Society Of The USA	0	\$136,207	0.0%	0
64505	Homesteaders Life Company	3	\$5,454,268	0.1%	238
64513	Horace Mann Life Insurance Company	0	\$4,192,336	0.1%	0
93777	Household Life Insurance Company	6	\$4,153,695	0.1%	626
73288	Humana Insurance Company	0	\$535,243	0.0%	0
70580	Humanadental Insurance Company	0	\$47,658	0.0%	0
97764	Idealife Insurance Company	0	\$119,230	0.0%	0
64580	Illinois Mutual Life Insurance Company	0	\$3,697,666	0.1%	0
58068	Independent Order Of Foresters The	1	\$2,590,865	0.0%	167
64645	Indianapolis Life Insurance Company	2	\$3,890,719	0.1%	223
81779	Individual Assurance Co Life Health & Accident	0	\$3,697,263	0.1%	0
84514	Industrial Alliance Pacific Ins & Fin	0	\$16,754	0.0%	0
86509	ING Life Insurance & Annuity Company	1	\$90,631,035	1.4%	5
80942	ING USA Annuity & Life Ins Co	9	\$172,909,922	2.6%	23
74780	Integrity Life Insurance Company	0	\$7,834,624	0.1%	0
64831	Intramerica Life Insurance Company	0	\$2,759	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$277	0.0%	0
64890	Investors Guaranty Life Insurance Company	0	\$42,156	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$50,478	0.0%	0
64939	Investors Insurance Corporation	1	\$989,441	0.0%	438
63487	Investors Life Insurance Co Of North America	3	\$747,704	0.0%	1,738
89958	J M I C Life Insurance Company	0	\$215,313	0.0%	0
65056	Jackson National Life Insurance Company	26	\$168,668,617	2.6%	67
64017	Jefferson National Life Insurance Company	1	\$3,434,128	0.1%	126
65080	John Alden Life Insurance Company	0	\$502,350	0.0%	0
65099	John Hancock Life Insurance Company	10	\$8,551,273	0.1%	506
65838	John Hancock Life Insurance Company (usa	3	\$45,974,400	0.7%	28
90204	John Hancock Variable Life Insurance Company	2	\$17,274,795	0.3%	50
65110	Kanawha Insurance Company	0	\$447,585	0.0%	0
65129	Kansas City Life Insurance Company	11	\$19,758,985	0.3%	241
90557	Kemper Investors Life Ins Co	0	\$3,023,151	0.0%	0
58033	Knights Of Columbus	6	\$19,270,233	0.3%	135
65242	Lafayette Life Insurance Company The	0	\$4,737,422	0.1%	0
71595	Lewer Life Insurance Company	0	\$5,089	0.0%	0
68543	Liberty Bankers Life Insurance Co-Suspended-	4	.	.	.
65315	Liberty Life Assurance Company Of Boston	1	\$2,205,060	0.0%	196
61492	Liberty Life Insurance Company	9	\$14,670,206	0.2%	266
65331	Liberty National Life Insurance Company	0	\$2,689,523	0.0%	0
65498	Life Insurance Company Of North America	3	\$10,785,327	0.2%	120
65528	Life Insurance Company Of The Southwest	0	\$4,185,973	0.1%	0
64130	Life Investors Insurance Company Of America	5	\$6,089,288	0.1%	356

**Life and Annuity Complaint Indices**  
**Alpha by Company**

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97691	Life Of The South Insurance Company	0	\$651,281	0.0%	0
77720	Lifesecond Insurance Company	1	\$133,463	0.0%	3,245
65595	Lincoln Benefit Life Company	11	\$43,872,361	0.7%	109
65927	Lincoln Heritage Life Insurance Company	1	\$3,264,097	0.0%	133
62057	Lincoln Life & Annuity Company Of New York	0	\$758,469	0.0%	0
69833	Lincoln Memorial Life Insurance Company	0	\$20,093,660	0.3%	0
65676	Lincoln National Life Insurance Company	23	\$347,712,972	5.3%	29
65722	Loyal American Life Insurance Company	1	\$588,067	0.0%	737
56758	Loyal Christian Benefit Association	0	\$89,643	0.0%	0
65781	Madison National Life Insurance Company Inc	1	\$512,449	0.0%	845
61018	Magna Insurance Company	0	\$46,971	0.0%	0
60321	Mamsi Life & Health Insurance Company	0	\$190,705	0.0%	0
65870	Manhattan Life Insurance Company	0	\$202,050	0.0%	0
67083	Manhattan National Life Insurance Company	2	\$1,251,715	0.0%	692
93610	Manulife Insurance Company	0	\$50,743	0.0%	0
71072	Marquette National Life Insurance Company	0	\$2,952	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	11	\$74,959,096	1.1%	64
71471	Medico Life Insurance Company	0	\$47,491	0.0%	0
97055	Mega Life & Health Insurance Company The	1	\$510,034	0.0%	849
86126	Members Life Insurance Company	0	\$7,709	0.0%	0
65951	Merit Life Insurance Co	1	\$1,850,442	0.0%	234
79022	Merrill Lynch Life Insurance Company	0	\$9,700,353	0.1%	0
87726	Metlife Insurance Company Of Connecticut	7	\$55,966,381	0.8%	54
93513	Metlife Investors Insurance Company	0	\$64,469,899	1.0%	0
61050	Metlife Investors USA Insurance Company	0	\$76,618,824	1.2%	0
65978	Metropolitan Life Insurance Company	58	\$222,797,853	3.4%	113
97136	Metropolitan Tower Life Insurance Company	2	\$3,118,727	0.0%	278
66044	Midland National Life Insurance Company	15	\$52,828,744	0.8%	123
66087	Midwest National Life Insurance Co Of TN	0	\$196,507	0.0%	0
66109	Midwestern United Life Insurance Company	0	\$43,494	0.0%	0
66168	Minnesota Life Insurance Company	5	\$46,999,841	0.7%	46
76040	Missouri Valley Life & Health Insurance Co	0	\$956,260	0.0%	0
70416	MML Bay State Life Insurance Company	2	\$1,500,078	0.0%	577
57541	Modern Woodmen Of America	1	\$17,199,538	0.3%	25
69647	Molina Healthcare Insurance Company	0	\$17,095	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$27,830	0.0%	0
66281	Monumental Life Insurance Company	35	\$34,014,236	0.5%	446
66370	Mony Life Insurance Company	0	\$3,752,467	0.1%	0
78077	Mony Life Insurance Company Of America	3	\$3,915,563	0.1%	332
80020	Mountain Life Insurance Company	2	\$352,523	0.0%	2,457
66427	MTL Insurance Company	0	\$2,240,123	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$947,895	0.0%	0
61409	National Benefit Life Insurance Company	2	\$652,193	0.0%	1,328
57568	National Catholic Society Of Foresters	0	\$33,509	0.0%	0
66540	National Farmers Union Life Insurance Co	1	\$289,316	0.0%	1,497

**Life and Annuity Complaint Indices**  
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98205	National Foundation Life Insurance Company	0	\$17,827	0.0%	0
66583	National Guardian Life Insurance Company	1	\$1,079,314	0.0%	401
66680	National Life Insurance Company	1	\$7,408,543	0.1%	58
60593	National States Insurance Company	2	\$1,081,932	0.0%	801
87963	National Teachers Associates Life Insurance Co	0	\$94,974	0.0%	0
66850	National Western Life Insurance Company	11	\$8,364,343	0.1%	570
70750	Nationwide Life & Annuity Co Of America	1	\$455,052	0.0%	952
92657	Nationwide Life & Annuity Insurance Company	0	\$1,683,732	0.0%	0
68225	Nationwide Life Ins Co of America	0	\$1,609,797	0.0%	0
66869	Nationwide Life Insurance Company	3	\$14,054,824	0.2%	92
91626	New England Life Insurance Company	0	\$23,301,911	0.4%	0
69698	New Era Life Ins Co of the Midwest	0	\$3,272	0.0%	0
91596	New York Life Insurance & Annuity Corporation	6	\$164,749,453	2.5%	16
66915	New York Life Insurance Company	23	\$54,774,906	0.8%	182
81264	Nippon Life Insurance Company Of America	0	\$6,218	0.0%	0
66974	North American Company For Life & Health Ins	9	\$24,018,362	0.4%	162
68349	North American Insurance Company	0	\$1,079	0.0%	0
67032	North Carolina Mutual Life Insurance Company	2	\$5,472	0.0%	9,999
67091	Northwestern Mutual Life Insurance Company	11	\$184,656,749	2.8%	26
81353	NYLife Insurance Company Of Arizona	0	\$1,275,847	0.0%	0
67148	Occidental Life Insurance Company Of NC	2	\$161,622	0.0%	5,360
89206	Ohio National Life Assurance Corp	1	\$12,052,755	0.2%	36
67172	Ohio National Life Insurance Company The	5	\$40,507,637	0.6%	53
67180	Ohio State Life Insurance Company The	5	\$1,227,241	0.0%	1,765
67199	Old American Insurance Company	2	\$5,490,272	0.1%	158
67253	Old Reliance Insurance Company	0	\$180,737	0.0%	0
67261	Old Republic Life Insurance Company	0	\$470,850	0.0%	0
76007	Old United Life Insurance Company	0	\$370,663	0.0%	0
63274	Om Financial Life Insurance Company	20	\$59,671,301	0.9%	145
76112	Oxford Life Insurance Company	0	\$208,105	0.0%	0
67393	Ozark National Life Insurance Company	5	\$20,562,768	0.3%	105
64343	Pacific Guardian Life Insurance Company Ltd	0	\$12,722	0.0%	0
97268	Pacific Life & Annuity Company	0	\$394,972	0.0%	0
67466	Pacific Life Insurance Company	4	\$91,802,102	1.4%	19
93459	Pan American Assurance Company	0	\$441,172	0.0%	0
67539	Pan American Life Insurance Company	2	\$174,736	0.0%	4,957
60003	Park Avenue Life Insurance Company	0	\$10,187	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$61,460	0.0%	0
67601	Paul Revere Variable Annuity Insurance Co	0	\$159,364	0.0%	0
67628	Pekin Life Insurance Company	0	\$882,988	0.0%	0
93262	Penn Insurance & Annuity Company The	0	\$180,692	0.0%	0
67644	Penn Mutual Life Insurance Company The	2	\$2,692,966	0.0%	322
63282	Penn Treaty Network America Ins Co	0	\$21,538	0.0%	0
67660	Pennsylvania Life Insurance Company	6	\$1,053,877	0.0%	2,466
85561	Perico Life Insurance Company	0	\$5,104	0.0%	0



**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
90247	Pharmacists Life Insurance Company, The	0	\$254,800	0.0%	0
67784	Philadelphia American Life Insurance Company	1	\$8,846	0.0%	9,999
67792	Philadelphia United Life Insurance Company	0	\$21	0.0%	0
93548	PHL Variable Insurance Company	1	\$24,796,652	0.4%	17
93734	Phoenix Life & Annuity Company	0	\$1,090,330	0.0%	0
67814	Phoenix Life Insurance Company	4	\$24,966,998	0.4%	69
72125	Physicians Life Insurance Company	7	\$5,149,718	0.1%	589
67873	Pioneer American Insurance Company	0	\$42,202	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$657,498	0.0%	0
67946	Pioneer Security Life Insurance Company	1	\$28,282	0.0%	9,999
57622	Polish National Alliance Of The US Of N. A	0	\$75,777	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$126,970	0.0%	0
60048	Preservation Life Insurance Company	0	\$1,772,518	0.0%	0
68039	Presidential Life Insurance Company	1	\$1,693,077	0.0%	256
65919	Primerica Life Insurance Company	9	\$28,043,602	0.4%	139
61271	Principal Life Ins Co	5	\$69,403,501	1.1%	31
68047	Professional Insurance Company	0	\$34,903	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$9,358	0.0%	0
68136	Protective Life Insurance Company	22	\$146,450,500	2.2%	65
67903	Provident American Life & Health Insurance Co	1	\$1,203	0.0%	9,999
68195	Provident Life & Accident Insurance Company	2	\$9,049,321	0.1%	96
68209	Provident Life & Casualty Insurance Company	0	\$2,692	0.0%	0
79227	PRUCO Life Insurance Company	6	\$48,876,431	0.7%	53
86630	Prudential Annuities Life Assurance Corporation	6	\$89,081,363	1.3%	29
68241	Prudential Insurance Company Of America The	48	\$88,277,363	1.3%	236
93629	Prudential Retirement Insurance & Annuity Co	0	\$50,106	0.0%	0
68284	Pyramid Life Insurance Company	3	\$340,801	0.0%	3,813
70211	Reassure America Life Insurance Company	49	\$24,676,728	0.4%	860
68357	Reliable Life Insurance Company	92	\$14,973,214	0.2%	2,661
68381	Reliance Standard Life Insurance Company	3	\$9,880,855	0.1%	132
61360	Reliastar Life Ins Co of NY	2	\$928,164	0.0%	933
67105	Reliastar Life Insurance Company	10	\$39,054,670	0.6%	111
61700	Renaissance Life & Health Ins Co Of America	0	\$68,639	0.0%	0
68462	Reserve National Insurance Company	0	\$116,858	0.0%	0
61506	Resource Life Insurance Company	1	\$760,523	0.0%	570
93572	RGA Reinsurance Company	0	\$1,285,369	0.0%	0
65005	Riversource Life Insurance Company	2	\$132,951,854	2.0%	7
58181	Royal Arcanum Supreme Council Of	0	\$1,297	0.0%	0
57657	Royal Neighbors Of America	1	\$464,082	0.0%	933
60183	S USA Life Insurance Company Inc	0	\$573	0.0%	0
60445	Sagicor Life Insurance Company	0	\$84,210	0.0%	0
68446	SCOR Life Insurance Company	0	\$14,696	0.0%	0
69914	Sears Life Insurance Company	4	\$686,574	0.0%	2,523
93742	Securian Life Insurance Company	0	\$11,700	0.0%	0
68675	Security Benefit Life Insurance Company	1	\$23,959,416	0.4%	18

**Life and Annuity Complaint Indices**  
**Alpha by Company**

<b>Code</b>	<b>Name</b>	<b>Complaints 2005-2007</b>	<b>Average Annual Premium 2005- 2007</b>	<b>Average Market Share 2005- 2007</b>	<b>Complaint Index</b>
68721	Security Life Insurance Company Of America	1	\$120,300	0.0%	3,600
68713	Security Life Of Denver Insurance Company	2	\$18,086,434	0.3%	48
68772	Security Mutual Life Insurance Co Of New York	0	\$287,643	0.0%	0
69485	Security National Life Insurance Company	0	\$113,819	0.0%	0
78662	Senior Life Insurance Company	1	\$659,755	0.0%	656
77119	Sentinel American Life Insurance Co	0	\$58	0.0%	0
68810	Sentry Life Insurance Company	0	\$5,919,699	0.1%	0
97241	Settlers Life Insurance Company	0	\$19,868	0.0%	0
65757	Shelter Life Insurance Company	7	\$28,272,998	0.4%	107
68845	Shenandoah Life Insurance Company	0	\$1,828,286	0.0%	0
67636	Significa Insurance Group Inc	0	\$11	0.0%	0
57673	Slovene National Benefit Society	0	\$14,338	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$21,704	0.0%	0
73377	Southern Security Life Insurance Company	0	\$110,855	0.0%	0
69019	Standard Insurance Company	5	\$37,274,832	0.6%	58
86355	Standard Life & Accident Insurance Company	1	\$1,438,328	0.0%	301
69051	Standard Life Insurance Company Of Indiana	0	\$334,319	0.0%	0
69078	Standard Security Life Insurance Co Of NY	0	\$2,694	0.0%	0
68985	Starmount Life Insurance Company	1	\$311,014	0.0%	1,393
69108	State Farm Life Insurance Company	13	\$106,000,701	1.6%	53
69116	State Life Insurance Company	2	\$4,625,212	0.1%	187
69132	State Mutual Insurance Company	1	\$433,580	0.0%	999
89184	Sterling Investors Life Insurance Company	0	\$22,878	0.0%	0
77399	Sterling Life Insurance Company	0	\$3,271	0.0%	0
65021	Stonebridge Life Insurance Company	21	\$7,380,124	0.1%	1,232
80926	Sun Life & Health Insurance Company (US	2	\$1,948,311	0.0%	445
80802	Sun Life Assurance Company Of Canada	3	\$23,388,442	0.4%	56
79065	Sun Life Assurance Of Canada (US	2	\$63,312,461	1.0%	14
69256	Sunamerica Life Insurance Company	0	\$73,230	0.0%	0
69272	Sunset Life Insurance Company Of America	0	\$154,090	0.0%	0
69310	Surety Life Insurance Company	0	\$478,223	0.0%	0
68608	Symetra Life Insurance Company	1	\$18,863,367	0.3%	23
90581	Symetra National Life Insurance Company	0	\$34,755	0.0%	0
69345	Teachers Ins & Annuity Assn of America	1	\$149,398,133	2.3%	3
56014	Thrivent Financial For Lutherans	7	\$78,170,367	1.2%	39
97721	Thrivent Life Insurance Company	0	\$729,544	0.0%	0
60142	TIAA-CREF Life Insurance Company	0	\$2,939,482	0.0%	0
69477	Time Insurance Company	0	\$844,368	0.0%	0
69566	Trans World Assurance Company	0	\$202,334	0.0%	0
70688	Transamerica Financial Life Ins Co	1	\$181,501,972	2.7%	2
86231	Transamerica Life Insurance Company	6	\$63,291,381	1.0%	41
67121	Transamerica Occidental Life Ins Co	8	\$31,538,417	0.5%	110
61425	Trustmark Insurance Company	1	\$663,490	0.0%	653
62863	Trustmark Life Insurance Company	0	\$144,697	0.0%	0
69396	TX Life Insurance Company	2	\$2,034,676	0.0%	426

**Life and Annuity Complaint Indices**  
**Alpha by Company**

Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
84530	U S Financial Life Insurance Company	1	\$6,196,571	0.1%	70
56456	U S Letter Carriers' Mutual Benefit Ass	0	\$112,987	0.0%	0
86371	Ullico Life Insurance Company	0	\$56,314	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$2,607,350	0.0%	0
11121	Unified Life Insurance Company	0	\$554,755	0.0%	0
91529	Unimerica Insurance Company	0	\$2,559,405	0.0%	0
69701	Union Bankers Insurance Company	6	\$847,923	0.0%	3,065
80837	Union Central Life Insurance Company	2	\$39,949,755	0.6%	22
62596	Union Fidelity Life Insurance Company	2	\$1,114,497	0.0%	777
69744	Union Labor Life Insurance Company	0	\$649,371	0.0%	0
70408	Union Security Insurance Company	5	\$15,101,515	0.2%	143
92916	United American Insurance Company	9	\$3,897,506	0.1%	1,000
56383	United Commercial Travelers Of America	0	\$81,946	0.0%	0
91693	United Family Life Insurance Company	0	\$75,679	0.0%	0
87645	United Fidelity Life Insurance Company	2	\$589,070	0.0%	1,471
79413	United Healthcare Insurance Company	0	\$5,512,589	0.1%	0
63983	United Heritage Life Insurance Company	1	\$3,706,936	0.1%	117
69922	United Home Life Insurance Company	1	\$366,698	0.0%	1,181
69930	United Insurance Company Of America	11	\$161,190	0.0%	9,999
94099	United Investors Life Insurance Company	2	\$3,458,158	0.1%	250
82694	United Liberty Life Insurance Company	0	\$375	0.0%	0
69973	United Life Insurance Company	1	\$2,872,354	0.0%	151
92703	United National Life Ins Co of America	0	\$136,692	0.0%	0
69868	United Of Omaha Life Insurance Company	10	\$28,086,162	0.4%	154
42129	United Security Assurance Company Of PA	0	\$871	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$239	0.0%	0
70106	United States Life Insurance Company NY	5	\$1,862,634	0.0%	1,163
63479	United Teacher Associates Insurance Co	0	\$100,418	0.0%	0
72850	United World Life Insurance Company	0	\$58,758	0.0%	0
63819	Unity Financial Life Insurance Company	2	\$1,445,047	0.0%	599
70114	Unity Mutual Life Insurance Company	0	\$7,145	0.0%	0
70130	Universal Guaranty Life Insurance Company	1	\$485,877	0.0%	891
70157	Universal Life Insurance Company - <i>Suspended</i> -	4	\$54,177	0.0%	9,999
70173	Universal Underwriters Life Insurance Company	1	\$903,876	0.0%	479
62235	Unum Life Insurance Company Of America	6	\$27,104,629	0.4%	96
70955	USA Life One Insurance Company Of Indiana	0	\$15,316	0.0%	0
69663	USAA Life Insurance Company	0	\$12,079,026	0.2%	0
94358	Usable Life	0	\$371,600	0.0%	0
68632	Vantislife Insurance Company	0	\$10,139	0.0%	0
70238	Variable Annuity Life Insurance Company	2	\$51,407,279	0.8%	17
70319	Washington National Insurance Co	22	\$3,743,221	0.1%	2,546
00037	Watkins Life & Benefit Association	0	\$60,820	0.0%	0
83445	Wellcare Health Insurance Of Arizona Inc	0	\$66	0.0%	0
64467	Wellcare Health Insurance Of Illinois	0	\$29	0.0%	0
70335	West Coast Life Insurance Company	1	\$8,400,224	0.1%	52

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005- 2007	Average Market Share 2005- 2007	Complaint Index
70483	Western & Southern Life Insurance Company	11	\$6,351,166	0.1%	750
57711	Western Catholic Union	1	\$10,971,163	0.2%	39
91413	Western Reserve Life Assurance Co Of Ohio	2	\$17,431,736	0.3%	50
92622	Western Southern Life Assurance Company	4	\$30,709,519	0.5%	56
57010	William Penn Association	0	\$255,180	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$186,896	0.0%	0
65960	Windsor Life Insurance Company	0	\$2,828	0.0%	0
56170	Woman's Life Insurance Society	0	\$15,967	0.0%	0
57320	Woodmen Of The World Life Insurance Society	3	\$1,693,785	0.0%	767
57290	Workmens Benefit Fund Of The U S Of Am	0	\$5,163	0.0%	0
70629	World Insurance Company	0	\$138,000	0.0%	0
88080	XL Life Insurance & Annuity Company	3	\$-14,322	- 0.0%	9,999
71323	Zale Life Insurance Company	0	\$30,984	0.0%	0
<b>Total</b>		<b>1,525</b>	<b>\$6,605,105,361</b>	<b>100.0%</b>	<b>.</b>

## **Health Maintenance Organizations**

### **Complaint Indices**

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
Alpha by Company					
Code	Name	Complaints 2005-2007	Average Annual Premium 2005-2007	Average Market Share 2005- 2007	Complaint Index
95810	Aetna Health Inc	11	\$50,177,226	3.2%	69
47171	Blue Cross & Blue Shield Of Kansas City	2	\$77,986,265	5.0%	8
95209	CIGNA Healthcare of Ohio Inc	4	\$8,203,658	0.5%	153
95635	CIGNA Healthcare Of St Louis Inc	1	\$13,433,760	0.9%	23
95145	Community Health Plan	6	\$43,260,321	2.8%	43
95489	Coventry Health Care Of Kansas Inc	75	\$175,885,372	11.2%	134
95530	Cox Health Systems HMO Inc	6	\$17,620,754	1.1%	107
95315	Good Health HMO Inc DBA Blue-care Inc	49	\$189,690,160	12.1%	81
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i>	1	\$557	0.0%	9,999
96377	Group Health Plan Inc	94	\$266,158,051	17.0%	111
96475	Healthlink HMO Inc DBA Healthlink HMO	0	\$1,363,319	0.1%	0
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	86	\$372,881,274	23.7%	72
95885	Humana Health Plan Inc	21	\$67,086,476	4.3%	98
95309	Mercy Health Plan of Missouri Inc	41	\$144,693,962	9.2%	89
96385	United Healthcare Of The Midwest Inc	104	\$141,766,717	9.0%	230
<b>Total</b>		<b>501</b>	<b>\$1,570,207,871</b>	<b>100.0%</b>	<b>.</b>

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